

<b>Section 1</b>	Building – Sum Insured To be based on rebuilding value in a finished state
<b>Section 2</b>	Home Contents – Sum Insured To be based on replacement value Precious articles above € 2,500 are to be specified
<b>Section 3</b>	Personal Belongings Including Valuables (outside house) – cover available on request within the EU or Worldwide.

**Summary of Cover** (Full policy wording may be downloaded from this site)

<b>Damage caused by the following events :-</b>	<b>Buildings</b>	<b>Contents</b>
Fire, Explosion and Smoke irrespective of origin	√	√
Earthquake	√	√
Storm, Tempest, Flood, Hail, Wind and Lightning	√	√
Riot, Strikes, Malicious Acts	√	√
Accidental Damage to sanitary fittings and fixed glass	√	
Accidental Damage to Electronic Equipment		√
Accidental Damage to most items in your house even if caused by yourself	√	√
Overvoltage caused by electrical supply	√	√
Water escaping from washing machines, dishwashers and fixed plumbing	√	√
Falling trees or branches	√	√
Impact by Aircraft or by road vehicle or animals (not belonging to you)	√	√
Breakdown of Air conditioners (provided annual maintenance is carried out)	√	
Breakage / collapse of TV aerial / satellite	√	√
Theft Cover with / without forcible entry		√
Debris removal following a loss (up to 10% of Buildings Sum Insured)	√	
Damage or Injury to Third Parties up to € 1,000,000	√	√
Loss of metered water up to € 250		√
Frozen Food following 12 hours in rise/fall in temperature € 750		√
Personal money & credit cards up to € 500 within the Maltese Islands		√
Personal Accident up to €12,000 per injured party		√
Replacement of lock following loss or theft of keys up to € 250		√
Outdoor Garden Equipment & Furniture up to € 1,000		√
Alternative rental accommodation until your home is restored (up to 10% of Buildings Sum Insured)	√	
Architects and surveyors fees to repair building	√	
Trace & Access costs to locate a burst pipe up to a limit of €1,500	√	
<b>24/7 Home Emergency Service</b> (vide drop down)	√	√

**Optional Additional covers** at an extra premium Personal belongings such as portable electronic equipment & jewellery insured outside your residence (Europe/Worldwide)