

# HOME

SUMMARY OF BENEFITS



**Gasamamo**  
INSURANCE

*We're always there*

## RISK COVERED

- Fire, explosion and smoke
- Lightning and thunderbolt
- Earthquake
- Theft or attempted theft
- Riot, civil commotion, labour and political disturbances, vandalism and acts of malicious persons
- Water escaping from any fixed plumbing installation, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank
- Oil leaking from any fixed heating installation, pipes or apparatus
- Storm or flood
- Falling trees
- Impact with your buildings by any vehicle or animal
- Aircraft and other aerial devices or articles dropped from them

## AUTOMATIC EXTENSIONS UNDER PART A - BUILDINGS

### Insurance under Buildings automatically provides cover for:

- Accidental breakage of fixed glass, sanitary fixtures and underground services
- The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss – Limit: 20% of the Buildings sum insured
- The buyer, when you agree to sell your home, up to and until completion of the sale
- Payment of professional fees, site clearance and other costs
- Trace and access – Limit: €1,500
- Loss of metered water – Limit: €600
- Emergency home support service – Limit: €350 each incident up to a maximum of €1,000
- Locks and keys – Limit: €1,000
- Damage by emergency services – Limit: 10% of the Buildings sum insured
- Accidental damage to security, air-conditioning and energy saving equipment
- Breakage or collapse of television and radio aerials, aerial fittings and masts – Limit: €175

## AUTOMATIC EXTENSIONS UNDER PART B - CONTENTS

### Insurance under Contents automatically provides cover for:

- Contents in the open – Limit: €2,500
- Accidental breakage of mirrors and glass in your furniture – Limit: €2,500
- The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss – Limit: 20% of the Contents sum insured
- Accidental damage to pedal cycles and sports equipment – Limit: €1,000
- Freezer and refrigerator Contents – Limit: €750
- Accidental damage to home entertainment equipment – Limit: €3,000
- Locks and keys – Limit: €1,000
- Replacement of documents and retrieving personal electronic data – Limit: €750
- Credit, debit, charge or cash cards – Limit: €2,500
- Special occasion gifts – Limit: €12,000
- Contents away from the home – Limit: 20% of the Contents sum insured
- Contents whilst in transit
- Fatal accidents – Limit: €2,500
- Prams, pushchairs and wheelchairs – Limit: €1,000
- Fire extinguishing expenses – Limit: €250
- Damage by emergency services – Limit: 10% of the Contents sum insured
- Personal Money – Limit: €750

## LIABILITY

Your liability to third parties is covered in the following way up to the limits of liability shown below:

If you have insured your Buildings:

- as owner - Limit: €1,200,000

If you have insured your Contents:

- as occupier - Limit: €1,200,000
- as tenant - Limit: 10% of the Contents sum insured
- personal - Limit: €1,200,000
- towards domestic employees - Limit: €2,350,000

## VALUABLES

Furs, jewellery, articles containing precious metals or stones, gold or silver articles, curios, clocks, watches, personal adornments, works of art, paintings, pictures, stamp, coin or medal collections.

These are insured as part of your contents subject to the following limits:

- Any single item: €2,500 or 5% of the amount insured on contents, whichever is the less.
- Total Amount: One-Third of the amount insured on contents but not exceeding €20,000 in respect of jewellery (unless kept in an approved safe).

## WIDER COVER (OPTIONAL)

Wider Cover is available at an additional premium for:

- Accidental Damage Cover for Buildings and/or Contents
- Personal Possessions on an All Risks Basis
- Personal Accident for any member of your household
- Home Worker Extension

## VALUABLE DISCOUNTS

### Motor Vehicle Discount

- A discount of 10% is available for proposers who insure their motor vehicle with GasanMamo Insurance on a Comprehensive or Third Party Fire & Theft Basis.

### Senior Citizens Policyholders

- A discount of 10% is available on your Premiums if you or your spouses are aged 61 or over.

### Mature Policyholders

- A discount of 7.5% is available on your Premiums if you or your spouses are aged between 50 and 60.

### Intruder Alarm Discount (where this is not an underwriting requirement)

- If your property is protected by a professionally installed burglar alarm, with a current annual maintenance contract, we will discount your Premium by a further 10%.

## IMPORTANT

The above is only a very brief description of the cover available. The policy, being a legal document, will define the precise terms and conditions. If you wish to view the Policy Wording please visit our website [gasanmamo.com](http://gasanmamo.com).



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GasamMamo Insurance is authorised by the MFSA