

MULTI DWELLING

SUMMARY OF BENEFITS



GasanMamo
INSURANCE

We're always there



PART A – BUILDINGS

SECTION/COVER	Limit/Sum Insured
1. Insurance for Buildings	The amount Insured for Buildings
2. Insurance for Glass and Sanitary Fixtures	The amount Insured for Buildings
3. Insurance for Underground Services	The amount Insured for Buildings
4. Insurance for Alternative Accommodation and/or Loss of Rent and/or Loss of Maintenance Fees	10% of the amount shown for Buildings in the Policy Schedule
5. Insurance when you are selling your apartment	The amount Insured for Buildings
6. Insurance for Professional Fees and other Costs	The amount Insured for Buildings
7. Trace and Access	€1,000
8. Loss of Metered Water and heating Oil	€600
9. Insurance for lock and keys	€1,000

PART B – CONTENTS OF THE COMMON AREAS

SECTION/COVER	Limit/Sum Insured
1. Insurance for Contents in the Common Areas	€5,000 or the amount shown on the Policy Schedule
2. Insurance for Contents of the Common Areas in the open	€2,500



3. Insurance for Mirrors and Glass	€2,500
4. Fire Extinguishing Costs	€250

PART C – BREAKDOWN OF MACHINERY IN THE COMMON AREAS

SECTION/COVER	Limit/Sum Insured
1. Breakdown of Machinery in the Common Areas	The amount Insured on the latest schedule
2. Insurance for Coolants and Lubricants	25% of the normal cost of repair or €600 whichever is the less

PART D – LEGAL LIABILITIES

SECTION/COVER	Limit/Sum Insured
1. Insurance for your liability as the owner or occupier of the Buildings	€1.2 million
2. Insurance for your Liability towards Employees	€1 million

IMPORTANT

The above description is a summary and must be regarded only as an outline. The policy is a legal document and as such defines the insurance cover in precise terms. A specimen may be inspected upon request.



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Gasamamo Insurance is authorised by the MFSA