

# Glass Policy

## Insurance Product Information Document

GasamMamo Insurance Limited is authorised under the Insurance Business Act and Regulated by the Malta Financial Services Authority.



**Company: GasamMamo Insurance Ltd**

**Product: Glass Policy**

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information in the policy document.

### What is this type of insurance?

The Glass Policy provides cover for accidental loss or damage to plate glass and/or signage as specified in the policy schedule at the premises where the Insured conducts their business and specified in the policy schedule.



#### What is insured?

- ✓ The Company will by payment or at its option by reinstatement or repair indemnify the Insured against:
  - A) Breakage (including the cost of boarding up necessarily incurred) of glass as specified in the Schedule
  - B) Damage to the contents of display windows and the expense of removal and reinstatement of obstructions to the replacement glass and damage to window and door framesprovided that such damage or expense follows upon breakage of glass for which there is a valid claim under contingency A above.
- ✓ Cover is also extended for breakage of external glass for which the Insured is responsible in the residential portion of the Premises.



#### What is not insured?

##### General & Main Exclusions only

- ✗ Breakage of glass (a) in light fittings, signs, vending machines or stock in trade (b) in vacant premises (c) caused by workmen effecting alterations or repairs on the Premises (d) resulting directly or indirectly from fire, lightning or explosion (e) which is already broken, cracked or insecurely fixed.
- ✗ Loss, damage, liability, claim, cost or expense arising out of and in connection with any loss of use, functionality, repair, restoration or reproduction of any data.
- ✗ Liability, loss, cost or expense caused by or in connection with nuclear reaction, radiation or radioactive contamination.
- ✗ Loss, damage, cost or expense directly or indirectly caused by or resulting with an act of terrorism.
- ✗ Loss or damage directly or indirectly caused by or in consequence of war or war-like operations.
- ✗ Loss, liability, damage, compensation, injury, sickness, disease, death, cost or expense in connection with a Communicable Disease.
- ✗ Gradual Pollution.
- ✗ Payment of any claim or provision of such benefit that would expose the company to any sanction, prohibition, or restriction under United Nations resolutions, European or any of its member states, the United Kingdom or the United States of America, or any of its states.
- ✗ Loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- ✗ Any other exclusion or limitation shown in the policy document.



### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
- The excess (the amount you must pay on any claim)
  - The Monetary limits agreed under the policy, and/or
  - Clauses that exclude certain types of loss or damage or certain conditions.



### Where am I covered?

- ✓ The specified address(es) noted in the policy schedule.



### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you are taking out, renewing, or making changes to your policy.
- Please tell us immediately if the information set out in the proposal form or in your policy schedule changes.
- You must observe and fulfil the terms, provisions, conditions, and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible, after the occurrence of any accident with full particulars.
- For full details of your obligations, please see the 'Conditions' section of the policy document.



### When and how do I pay?

You may pay your premium by credit/debit card, by internet banking, in cash or by cheque. The premium is paid annually.



### When does cover start and end?

From the start date (shown on your schedule) for twelve (12) months.



### How do I cancel the contract?

You can cancel the policy by writing to us. You may be entitled to a refund of your premium as long as no claim has been made during the current period of insurance.