



Atlas Home *Insurance*

Summary of Cover



People you can *trust*

atlas.com.mt

Home insurance made easy

What does buildings insurance cover?

Buildings insurance covers the structure of your home including its outbuildings, boundary walls and pools along with any permanent fixtures and fittings like bathrooms, doors, kitchen units and solar/pv panels. It covers the cost of repairing or re-building your home if it's damaged by flood, fire or any of the other risks covered by the policy. Buildings insurance also includes free public liability as the property owner.

What does contents insurance cover?

Contents insurance covers any of your possessions while they are in your home including large items like furniture, soft furnishings, home entertainment equipment as well as your personal belongings, valuables and money.

The Atlas Homeplan Policy replaces or pays for lost or damaged items in your home on a new for old basis (except for clothing and household linen, where a cash sum is paid with a deduction for wear and tear). Cover automatically includes personal liability to the public and to domestic employees.

How much should I insure my home for?

We leave these values entirely up to you and we do not need to assess these ourselves. The value of your buildings needs to cover the cost of rebuilding your home as it is with all the fixtures and fittings. As for your contents, you would also need to calculate an approximate value to replace the items that do not fall within the buildings description. Should you require assistance, you can download our value guide from www.atlas.com.mt.

What is a 'valuable'?

Valuables are classified as items of gold, silver and other precious metals, jewellery, watches, furs, paintings and other works of art. Coin, stamp and medal collections are also classified as valuables.

The Homeplan policy automatically covers the valuables in your home up to one-third of the total contents value or €20,000 (whichever is the lower). If your valuables make up more than these limits, you need to inform us. Valuations for individual items would only be required if they cost €3,500 or over.

Can I cover certain items outside my home?

Yes, we can insure certain items (referred to as personal belongings) such as jewellery, watches, cameras and similar items away from your home. Such cover will automatically insure them for up to 15 days while you are travelling in Europe. Worldwide cover is also available. Valuations on such items exceeding €750 would be required for record purposes. Please feel free to ask us for more details. Extra premium would be charged on this type of insurance.

How do I make a claim?

In the unfortunate event of a burglary or a large loss due to malicious acts, you must notify the police immediately. Should you have a fire, you must phone the Fire Department (112) immediately. Following this or for any other claim, please notify our Personal Insurance Claims Department on 2343 5363 and we will guide you accordingly. You may also refer to www.atlas.com.mt.

What is 24/7 HomeHelp?

When you purchase an Atlas HomePlan policy, you are automatically covered for our 24/7 HomeHelp in the event of an emergency where you and/or your family are exposed to a health risk or an event which might potentially cause loss or damage to your home. This emergency assistance is mainly available for sudden plumbing problems, failure of electricity in all or the greater part of your home, loss of the only key to your home and broken or damaged windows, all of which could be a potential risk.

What do I need to be aware of?

- Your home must be in Malta or Gozo and be used purely for residential purposes
- You need to tell us if you rent out your property or if you use it for commercial business - we can offer you cover but policy conditions might be different
- We need to know if there is history of flooding involving your home or if there have been any previous claims
- We also need to know if your home is left unoccupied for more than 90 consecutive days in the year

What are the main items not covered?

- Any losses due to fluctuation of the electrical supply/power surges, faulty design, materials and workmanship, deterioration, wear and tear, vermin, rot, climatic or atmospheric conditions or gradually operating causes
- Any loss that occurred before the insurance commenced
- Cleaning, maintenance, repairs, setting up or dismantling
- Depreciation in value following any loss and/or repairs

For complete policy exclusions, please do ask us or refer to the policy document available on www.atlas.com.mt



Cover Summary (for full details refer to our policy wording)	Buildings	Contents
Fire (including smoke damage), lightning, explosions, earthquake	✓	✓
Storm and Flood	✓	✓
Theft/Attempted Theft	✓	✓
Riots and Malicious Damage	✓	✓
Emergency entry costs	✓	✓
Damage due to collapse of aerials or satellite dishes, falling trees, collision or impact	✓	✓
Escape of oil from a fixed heating installation	✓	✓
Liability to third parties (limit of €1,000,000)	✓	✓
Loss of rent/alternative accommodation following a major loss (limit of 15% of building sum insured or 20% of contents sum insured)	✓	✓
Replacement of locks following loss or theft of keys (limit of €750)	✓	✓
Free cover if the property is left unoccupied for up to 90 days (also available for longer periods)	✓	✓
24/7 HomeHelp emergency assistance - 3 assistance call-outs with a maximum cost of €200 per call out (see policy for 'emergency' definition or relevant FAQ)	✓	✓
Lawns, plants, trees, ponds, statues in the garden (limit of €750)	✓	
Damage following burst pipes/tanks and escape of water from various appliances (including tracing of the source, with a limit of €1,250)	✓	
Accidental breakage of fixed sanitary ware, bathroom fittings, PV panels, and fixed glass, including ceramic hobs and glass oven doors in fixed furniture	✓	
Breakdown of air-conditioning units up to 5 years from purchase (limit of €1,250)	✓	
Accidental breakage to fixed glass in furniture, mirrors, glass furniture tops, fixed ceramic hobs and glass oven doors		✓
Contents removed to the garden (limit of €750)		✓
Accidental damage to televisions, personal computers, game consoles, hi-fi, etc, except for portable items such as laptops and tablets (€2,500 any one item/€5,000 overall for business equipment)		✓
Money kept at home (up to €600)		✓
Valuables (jewellery, other articles of gold, silver and other precious metals, watches, furs, pictures, paintings, works of art, collections of stamps, coins and medals) 1/3 of the contents value is covered (max. €20,000) unless a higher limit is agreed (single item limit of €2,500 unless specified)		✓
Contents taken to other locations (20% of the contents sum insured)		✓
Personal Accident benefit cover to the Policyholder and/or spouse/domestic partner (up to €12,000). Optional higher limits available		✓
Loss or damage to frozen food due to a temperature change or contamination by refrigerant fumes (up to €750)		✓
Loss or damage to domestic staff and visitors' personal effects (up to €750)		✓
Loss or damage to documents (up to €750)		✓
Accidental loss of metered water or oil (up to €500)		✓
Loss and misuse of credit cards (up to €2,500)		✓
Automatic increase in sum insured during Christmas period and/or family wedding (15% of sum insured - maximum €12,000)		✓
Jury service in excess of 14 days (€35 per day - limit of €350)		✓
Liability to building owner if property is rented out (15% of contents sum insured)		✓
Liability to domestic staff (up to €2,500,000)		✓
Personal Belongings insured outside your home (also known as All Risks) in Malta and up to 15 consecutive days in Europe. Worldwide cover is available as well, if contents are insured (values for specified items are required including valuations for items valued at €750 and over)		Optional extra



Our Offices

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Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

Intermediary