



People you can trust

## Simplybuildings Insurance

### Get to know the Atlas home loan policy

#### 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.

#### How much should I insure my home for?

The value of your buildings needs to cover the cost of rebuilding your home as it is with all the fixtures and fittings. We leave these values entirely up to you and we do not need to assess these ourselves.

#### How do I make a claim?

In the unfortunate event of a large loss due to malicious acts, you must notify the police immediately or phone the Fire Department (112) in case of fire. Following this or for any other claim, please notify our Personal Insurance Claims Department on 2343 5381 and we will guide you accordingly. You may also refer to [www.atlas.com.mt](http://www.atlas.com.mt).

#### Is there an excess payable in the event of a claim?

Yes, the first €100 will be payable by the policyholder or deducted from the settled amount. A higher excess may apply if the building is unoccupied or in the course of construction/alteration.

#### 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:
  - your property is under construction, if you rent out your property or if you use it for commercial business
  - there is history of flooding involving your home or if there have been any previous claims
  - 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, hazardous materials or wear and tear
- Any loss that occurred before the insurance commenced
- Cleaning, maintenance, repairs, setting up or dismantling
- Depreciation in value following any loss and/or repairs
- Loss or damage to TV aerials and satellite dishes, rubble walls
- Loss or damage due to subsidence, ground heave, settlement, shrinkage or landslide
- Loss due to rain unless by the direct force of a storm

For the complete policy wording, please do ask us or refer to the policy document available on [www.atlas.com.mt](http://www.atlas.com.mt)

Summary	Cover
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	✓
Building owner's liability (limit of €500,000)	✓
Free cover if the property is left unoccupied for up to 90 days (also available for longer periods)	✓
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 and fixed glass in windows, doors and skylights.	✓

Document Duty - 11% of the premium, minimum charge of €13.00

### Contact us



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