Home Contents Insurance (GO Insure - Home Policy)

Insurance Product Information Document

Atlas Insurance PCC Limited, 419, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021

Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance 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.

This is a summary of the insurance policy. It is not personalised to your individual needs. GO Insure - Home Policy is available to be purchased by clients of GO p.l.c. Complete pre-contractual and contractual information can be found on GO p.l.c.'s website: go.com.mt and within your policy documentation.

What is this type of insurance?

The GO Insure - Home Policy pays for loss or damage caused to contents of the private residence where you reside, mainly due to fire, lightning, storm, earthquake, burst pipes, impact, malicious acts as well as theft or attempted theft. The limit applicable is €30,000.

What is insured?

The contents of the private residence where you reside, are insured inside the boundaries of the private residence. These are mainly loose furniture, non-fitted carpets, household goods (excluding fitted appliances), electronic equipment such as televisions and personal computers, sports equipment, clothes and other articles of personal use.

Loss or damage to the contents of the private residence is covered by any of the following causes:

- ✓ Fire (including smoke damage), lightning, explosions, earthquake and subterranean fire;
- ✓ Storm and flood;
- ✓ Escape of water from a fixed water or heating installation including washing machines, dishwashers, refrigerators or freezers;
- ✓ Theft/attempted theft;
- ✓ Riots, civil commotion and strikes;
- ✓ Malicious Damage;
- ✓ Collision or impact by vehicles, aircraft, cranes and any items dropped from them.

The policy also has a sub-limit for items of jewellery, watches, other articles of gold, silver and/or precious stones, paintings, works of art, stamp & coin collections and medals. These items are covered up to €500 per item with a total limit of €2,000 for any one claim.

The policy also provided an additional benefit for accidental damage to home entertainment such as televisions, computer equipment and gaming consoles. The annual limit payable for such items is €1,000.

Such cover will not apply to:

- mobile phones, tablets and eReaders; and
- portable equipment such as laptops, compact disc players and held-gaming consoles while these are being transproted, carried or moved around.

What is not insured?

- ✗ The standard policy excess of €50 for any claim increased to €250 for claims as a result of earthquakes;
- ✗ Loss or damage if the private residence is unoccupied for more than 90 consecutive days;
- ✗ Liability to third parties including domestic staff;
- ✗ Money, documents, mobile phones, tablets and eReaders;
- ✗ Claims for single valuables exceeding €500 and the annual limit of €2,000;
- ✗ Claims for home entertainment equipment in excess of the annual €1,000 limit;
- ✗ Electrically or mechanically propelled or assisted vehicles (other than lawn mowers, wheelchairs, pedelecs and children's toys);
- ✗ Storm damage and theft claims for contents held in the open;
- ✗ Loss by fraud and deception, to faulty design, materials or workmanship;
- ✗ Loss or damage that occurred before commencement of cover;
- ✗ Loss or damage from subsidence and the like;
- ✗ Confiscation by any government or public or local authority;
- ✗ Any losses caused by animals;
- ✗ Loss due to the use, manufacture, storage or transport of any hazardous materials within the property;
- ✗ Loss or damage due to pollution or contamination, war, terrorism, nuclear and cyber risks;

Are there any restrictions on cover?

- ! The limit appliable on your contents is €30,000 (this insurance policy might not be right for properties that have a higher contents value than €30,000)
- ! The private residence must be finished and closed off to the elements;
- ! The private residence is not used for the carrying out of any business except for office type work;
- ! Water must be turned off at the main stop cock when the private residence is unoccupied for more than 30 consecutive days;
- ! Cover is not operative while any part or area of the private residence is under construction or undergoing structural works;
- ! Claims cannot be made for matching sets, suites of furniture sanitary ware, carpets and parquet. Payment is made for the lost or damaged items only;
- ! A deduction for wear and tear is made on household linen;

Where am I covered?

- ✓ The private residence and contents must be situated within the Maltese Islands;
- ✓ The Atlas Insurance policy is a Maltese contract and is governed by Maltese Law.

What are my obligations?

- The supply of your details on-line stating all facts truthfully for which you will provide as confirmed data on-line. Attention is to be given to the assumptions and declarations which you agree to. It is very important that you read the Statement of Fact to ensure that that this includes the correct details.
- If the policy is being issued by anyone else acting on your behalf, it is very important that you read the Statement of Fact to ensure that this includes the correct details and that you are in agreement with the declarations for which you will be asked to sign.
- Any changes in any of the declared facts, including any changes in your criminal record as well as any changes in the property insured are to be communicated to us;
- You must immediately notify GO p.l.c. should you change the address of your private residence where the property insured is held;
- You must take all reasonable precautions to safeguard all property insured and you must maintain all property in good repair and remedy all defects as soon as possible;
- You must comply with all statutory obligations and regulations imposed by any authority and with any relevant manufacturers' instructions;
- Payment of premium must be made as agreed in the GO Insure - Home Policy - Payment Terms and Conditions;
- You must report claims to Atlas immediately and not later than 30 days from the date of incident.
- You must provide completed claims forms, reports and invoices/receipts in the event of any claim.

When and how do I pay?

- This policy is issued through GO p.l.c., our tied insurance intermediary.
- As agreed in the GO Insure - Home Policy - Payment Terms and Conditions, you will pay GO p.l.c. €7.50 on a monthly basis with €13.00 document duty being payable in the first month of new policies and renewals.

When does the cover start and end?

- The contract will commence from the start date shown on the policy schedule;
- The contract will also end on the expiry date shown on the latest policy schedule;
- If cover is cancelled, an endorsement showing the cancellation date will be sent to you. We will calculate the premium paid for the period that cover was in force and, if applicable, a refund of the balance will be allowed (excluding document duty).

How do I cancel the contract?

- You may cancel your contract (cover) within the first 14 days, whether new or at renewal, and a full refund of the premium paid will be given to you, however the annual document duty is not refundable;
- Following the first 14 days, you may cancel your policy at any time by giving immediate notice to GO p.l.c. We will calculate the premium paid for the period that cover was in force and, if applicable, a refund of the balance will be allowed (excluding document duty);
- GO p.l.c may cancel the policy in accordance with the the GO Insure - Home Policy - Payment Terms and Conditions.

IPIDHPK/01.10.2025