

# Fire Insurance

## Insurance Product Information Document

MAPFRE Middlesea p.l.c. | Middle Sea House | Floriana FRN 1442 | Malta

  
**MAPFRE**  
**MIDDLESEA**

MAPFRE Middlesea p.l.c. (C-5553) is authorised by the Malta Financial Services Authority (MFSA) to carry on both Long Term and General Business under the Insurance Business Act. MAPFRE Middlesea p.l.c. is regulated by the MFSA.

This document is designed to provide you with a generic overview of the main features and benefits of this insurance policy. Due to its nature, it is not personalised to your individual needs. Complete pre-contractual and contractual information can be found in your quotation and the policy documentation, which is available upon request.

### What is this type of insurance?

This policy covers your insured property against physical loss and/or damage caused by specific events noted in the insurance policy.



#### What is insured?

- ✓ Fire
- ✓ Lightning
- ✓ Explosion
- ✓ Aircraft
- ✓ Impact
- ✓ Storm, typhoon, hurricane, tornado, cyclone and flood
- ✓ Bursting of pipes
- ✓ Riot and strike
- ✓ Earthquake, volcanic eruption or other convulsion of nature



#### What is not insured?

- ✗ Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by wear and tear, depreciation, insects, vermin or other depreciation.
- ✗ Destruction or damage by subsidence or landslip.
- ✗ Pandemics, epidemics and communicable diseases.



#### What is not insured?

This represents a non-exhaustive selection of some of the policy exclusions.

- ✗ Loss by theft howsoever caused.
- ✗ Loss or damage directly or indirectly caused by wear and tear, depreciation, insects, vermin or other depreciation.
- ✗ Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation.
- ✗ Nuclear energy risk.
- ✗ Seepage, pollution and/or contamination.
- ✗ Mould and vermin.
- ✗ Damage to property belonging to or held in trust by or in the custody or control of the Insured or of a member of the same household as the Insured.
- ✗ Damage to that part of any property worked upon arising out of such work.
- ✗ Any liability for consequential, financial or economic loss unless this is as a direct result of loss or physical damage to material property or bodily injury (including death, disease or illness) to any person.
- ✗ The burning of property by order of any public authority.
- ✗ Subterranean fire.



#### Are there any restrictions on cover?

- ! An Excess (deductible) as shown in your insurance schedule, being the part of a claim you are responsible for may apply.
- ! Damages are only paid up to the limits shown in the schedule.
- ! This Policy will be void in the event of misrepresentation, misdescription or non-disclosure in any way and if any false or fraudulent claim is made.
- ! If you purchased another insurance policy covering the same risk, we will only pay our rateable proportion of the claim
- ! Your cover may contain other restrictions, please refer to your policy document.



#### Where am I covered?

- ✓ Within the territorial limits described in the policy schedule
- ✓ This policy applies in accordance with Maltese Jurisdiction.
- ✓ The MAPFRE Middlesea plc policy is a Maltese contract and is governed by Maltese Law.



## What are my obligations?

- The answers in any proposal and declaration for this insurance or any information you have provided must be true and complete as far as you know. This obligation will continue to apply throughout the currency of the policy including at renewal stage.
- All 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 without delay as the contract could become void and claims refused if we are not notified of these changes.
- You must ensure that the sums insured are correct and need to be looked at every so often. If the property is insured for less than the amount required to be insured, underinsurance will apply.
- You must immediately notify us and submit a completed claim form along with the necessary reports and claim amounts in the event of any claim.
- You must take all reasonable precautions for the safety of the property insured to prevent losses



## When and how do I pay?

- You must promptly pay the insurance premium as soon as it is due.
- You may settle your premium by debit/credit card, by cheque, via internet banking or in cash.



## When does the cover start and end?

- The contract will commence from the start date and cease on the expiry date shown in the policy schedule unless cancelled before.



## How do I cancel the contract?

- You may cancel the contract (cover) at any time and a return premium will be given to you unless a claim has been made during the current period of insurance.
- We may cancel this policy by sending you a registered letter giving you 7 days' notice to your last known address and will refund the appropriate proportion of your premium worked out on a pro-rata basis from the date of our letter as long as no claim has been lodged during the current policy period.
- We may also cancel the policy immediately at our discretion and without notice if you do not pay the premium. You will not get a refund for any part payments already made.