

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 insurance policy provides cover against loss of money whilst on the premises, whilst being carried to and from the bank in Malta or within your private residence.



What is insured?

- ✓ Loss of Money occurring in the situation specified in the schedule.
- ✓ The cost to repair the damage of or replacement of the safe or strong room following theft or attempted theft therefrom.

Optional Cover

- ✓ Personal Accident (Assault).

- ! 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.



What is not insured?

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

- ✗ Losses or damages arising from acts of war and terrorism.
- ✗ Loss, damage or accident arising out of any occurrence outside the Maltese Islands.
- ✗ Any loss not discovered within seven working days of the occurrence.
- ✗ Shortage due to error or omission falsification of accounts or documents or losses which are insurable by a Fidelity Guarantee Policy or Policies.
- ✗ Losses from unattended vehicles.
- ✗ Loss occasioned by the dishonesty or lack of integrity of a principal or employee of the Insured.
- ✗ Earthquake, volcanic eruption, subterranean fire or any such convulsions of nature.
- ✗ Intangible Property.
- ✗ Sanction Limitation and Exclusion Clause.



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 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 money and shall exercise due care in selecting staff to be entrusted with money.



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.

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.
- Your premium may be subject to an adjustment on expiry, based on the declared actual figures against the estimation provided at policy inception.

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.