

In view that the new Middlesea Home Policy Wording contains no numeric values following is a list of the limits and excesses. Please note that the Cover Titles are for reference use only. Kindly refer to the policy wording for a complete description of the cover. Unless the Limit amount is specified hereunder the Sum Insured for the particular Section will apply instead.

	Ref. No.	Standard Cover	Additional Cover	Limit/Amounts	Excess
Section 1 - Buildings	1.01	Fire Lightning or Explosion			NIL
	1.02	Smoke			NIL
	1.03	Storm or Flood			0.2% of Sum Insured
	1.04	Riots Strikes and Malicious Acts			€34.94 Lm15
	1.05	Escape of Water			€34.94 Lm15
	1.06	Escape of Oil			€34.94 Lm15
	1.07	Theft or Attempted Theft			NIL
	1.08	Falling Trees and Branches			NIL
	1.09	Collision by Aircrafts or other flying objects or anything dropped therefrom			NIL
	1.10	Collision by Vehicles or Animals			NIL
	1.11	Earthquake			1% of Total Sum Insured
	1.12	Falling Radio & television receiving aerials or satellite dishes, their fittings and masts			NIL
	1.13	Architects and Surveyors Fees		10% of Sum Insured	NIL
	1.14	Rent payable		10% of Sum Insured	NIL
	1.15	Accidental Damage to utility connections			NIL
	1.16	Mechanical Breakdown to fixed Aircondition Units			NIL
	1.17	Accidental Damage to Fixed Glass			NIL
	1.18		Enhanced Cover (Accidental Damage)		€116.47 Lm50
	1.19	Liability		€582,343.35 Lm250,000	N/A
Section 2 - Contents	2.01	Fire Lightning or Explosion			NIL
	2.02	Smoke			NIL
	2.03	Storm or Flood			0.2% of Sum Insured
	2.04	Riots Strikes and Malicious Acts			€34.94 Lm15
	2.05	Escape of Water			€34.94 Lm15
	2.06	Escape of Oil			€34.94 Lm15
	2.07	Valuables kept out of Safe		€34,940.60 Lm15,000	NIL
	2.08	Falling Trees and Branches			NIL
	2.09	Collision by Aircrafts or other flying objects or anything dropped therefrom			NIL
	2.10	Collision by Vehicles or Animals			NIL
	2.11	Earthquake			1% of Total Sum Insured
	2.12	Falling Radio & television receiving aerials or satellite dishes, their fittings and masts			NIL
	2.13	Rent		10% of Sum Insured	NIL
	2.14	Accidental Damage to any one Item		€2,329.37 Lm1,000	€34.94 Lm15
	2.15	Accidental Damage to fixed Glass in furniture			NIL
	2.16	Property in the open		15% of Sum Insured up to a Max. €465.87 Lm200	€58.23 Lm25
	2.17	Temporary Removal		15% of Sum Insured up to a Max. €11,646.87 Lm5,000	€58.23 Lm25
	2.18	Presents and Gifts		10% of Sum Insured up to a Max. €11,646.87 Lm5,000	NIL
	2.19				
	2.20	Loss of Metered Water		€116.47 Lm50	NIL
	2.21	Loss of Keys		€174.70 Lm75	NIL
	2.22	Freezer Food		€698.81 Lm300	NIL
	2.23	Personal Money and Credit Cards		€349.41 Lm150	NIL
	2.24	Pedal Cycles & Sports Equipment		€698.81 Lm300	NIL
	2.25	Legal Expenses		€1,164.69 Lm500	NIL
	2.26	Personal Accident		€11,646.87 Lm5,000	NIL
	2.27		Enhanced Cover (Accidental Damage)		€116.47 Lm50
	2.28	Liability		€582,343.35 Lm250,000	NIL
Section 3 - Personal Belongings	3.29	Accidental Damage to unspecified items within the Maltese Islands		€698.81 Lm300	NIL
	3.30	Accidental Damage to Specified items within the chosen geographical area			NIL