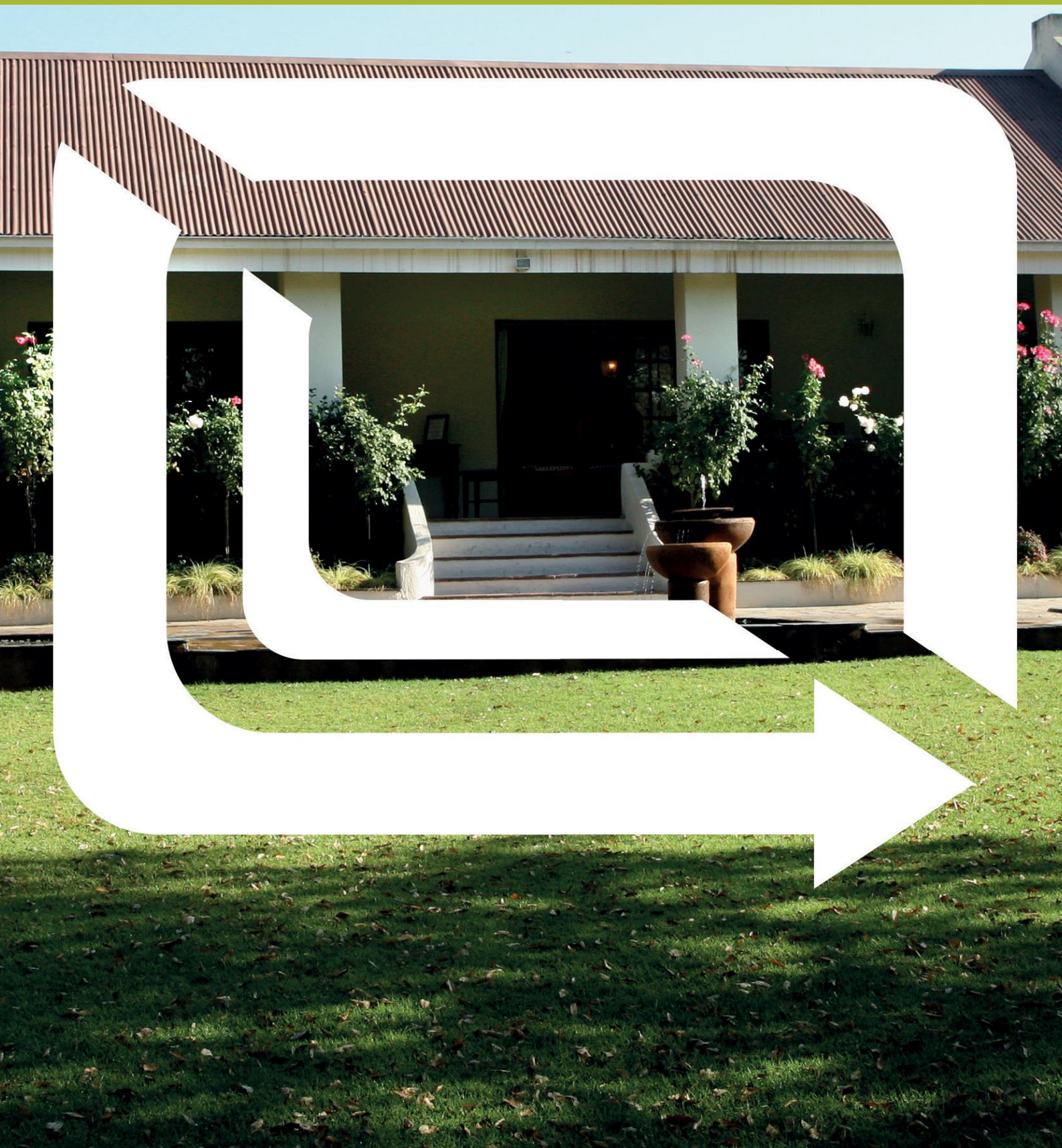
QUANTUM INSURANCE

HOME INSURANCE POLICY SUMMARY



Contact us

Customer services (for general enquiries)

Lines open

Monday to Friday 8.30 a.m – 4.30 p.m

Call (+230) 6590659

Email info@quantuminsurance.com

Write
1st Floor HSBC Centre
18 Bank Street
Ebene - 72201
Mauritius

Introduction

Quantum Insurance Ltd is a property and casualty insurer which is registered in Mauritius with BRN No. C14126016. Its registered office is situated at the 1st Floor HSBC Centre Bank Street, Ebene Cybercity, Mauritius.

Quantum Insurance Ltd is authorised and regulated by the Financial Services Commission. Financial Services Register number IS14000023.

Important Information

Data Protection

For the purposes of the Data Protection Act 2004, the Data Controller in relation to any personal data you supply in connection with this cover is the Insurer.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the Insurer, their associated companies and your intermediary.

It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the Insurer's compliance with any regulatory rules/ codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.

In assessing any claims made, the Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other Insurers either directly or via those acting for the Insurer (such as loss adjusters or investigators). With limited exceptions, and with the necessary **endorsements**, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the Insurer may need to collect data which the Data Protection Act defines as sensitive (such as criminal convictions). By proceeding with this contract you will signify your consent to such information being processed by the Insurer or their agents.

Copy of Policy on Request

You should keep a record of all information supplied to us for the purpose of this insurance. A further copy of the policy will be provided to you on request or can be downloaded from the Quantum Insurance Ltd website at **www.quantum.co.mu**

Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, which is contained within this document.

Who provides the cover?

Quantum Insurance Ltd provides the cover for the different sections of the policy. Your Cover is a product of Quantum Insurance Ltd.

What type of cover is provided?

The policy is a home insurance contract for private individuals. The policy provides you with cover for major events such as flood, fire and theft. It is a policy that is flexible and that you can tailor to your needs. You should make sure that you carefully choose the options that meet your requirements.

The different types of cover available are home Buildings, home Contents and Personal Effects All Risks, Personal Liability and Domestic Workers Compensation.

- you can buy Buildings and Contents separately or together. Please note you can only buy Personal Effects All Risks if you take out Contents cover.

- you can choose to include 24 Hour Home Emergency Assistance.

It is important that the amount of cover you buy is enough to cover the cost of reinstating your home and/or belongings in case you ever need to make a claim.

Properties in certain postcodes or applicants with certain occupations, previous claims or criminal convictions may not qualify in all circumstances.

The key information about each section of cover available is set out under the respective headings.

There may be other exclusions or limitations that are significant to you so it is important that you read the full Policy Wording.

How do I make a claim?

You can submit your home insurance claim notification 24 hours a day, 7 days a week, whenever it suits you.
Follow the steps below to register your claim online.

- Go to our Home Insurance Claims website
- Log in using your Login ID and password provided to you at the time of purchase of your Policy
- Fill in the online notification form and submit on line.
- Download, print and complete the relevant sections of the home insurance claim form.
- Attach any supporting documentation, such as police reports, valuations, etc. The home insurance claim form will tell you what is required.

Once we receive your claim form, one of our friendly claims consultants will contact you as soon as possible.

Alternatively, you can call us on (+230) 6590659 and one of our highly trained and helpful staff will guide you smoothly through the claim process.

Full details of our claims procedure can be found in the Policy Wording.

How do I make a complaint?

Please contact -

The Complaints Coordinator
Quantum Insurance Ltd
1st Floor HSBC Centre
18 Bank Street,
Ebene – 72201
Mauritius

Or phone: (+230) 6590659
E-mail: complaints@quantuminsurance.com

Full details of our complaints procedure can be found in the Policy Wording.

Your policy is designed to be flexible and can be tailored to meet your needs. We have included here some of the more significant or unusual exclusions and limitations on all of the policy sections that are available for you to select from. There may be other exclusions or limitations that apply so it is important that you read the full Policy Wording. When selecting each cover option you must make sure it meets your needs and you should review your policy cover regularly to make sure it is still relevant and adequate. If you have already taken out a policy with us your Policy Schedule and your Policy Wording will show you the extent of cover provided.

Section	Significant or unusual exclusions and limitations
Buildings We will cover your buildings against loss or damage caused by one or more of the insured events occurring during the period of insurance. Insured events are: fire, lightning, explosion, cyclone, hurricane, storm, flood, tidal wave, impact, subsidence, col- lapse, landslip, riot, strikes, malicious damage, earthquake, volcanic eruption, burglary.	Your cover will exclude loss or damage by cyclone, hurricane, storm, tempest & tidal wave • to fences, water reservoir, exterior lighting, solar water heaters, guttering and downpipes. • to premises or structures under construction, reconstruction, repair, renovation, demolition, installation, erection or assembly. Loss or damage by flood to gates, fences, walls or roads is excluded
Contents This section covers your household goods and personal belongings while they are within your home (this includes outbuildings) against unexpected loss or damage caused by one or more of the insured events occurring during the period of insurance. Insured events are: fire, lightning, explosion, cyclone, hurricane, storm, flood, tidal wave, impact, subsidence, col- lapse, landslip, riot, strikes, malicious damage, earthquake, volcanic eruption, burglary. **Personal Effects All Risks** This section is only available with Contents cover. It will cover your personal belongings you have with you when you are not at home. This cover applies anywhere in the world.	Your cover will exclude loss or damage by cyclone, hurricane, storm, tempest & tidal wave • to property in the open or in open premises or in verandas or in transit (other than property designed to exist or operate in the open unless otherwise specifically excluded) • Contents located below ground level Loss or damage due to ordinary wear and tear, gradual deterioration or normal exposure to the weather Your cover will exclude breakage of sports equipment whilst in use or loss of or damage to any sports equipment caused whilst participating in racing or professional sporting activities. If musical instruments are insured, breakage of strings, reeds or drummage from any cause is not covered.
Personal Liability The personal liability coverage within your home insurance provides coverage for bodily injury and property damage sustained by others for which you or your family members are legally responsible.	Territorial limit is Mauritius
Domestic Workers Compensation This section gives you cover for people you employ to work at your residence in the event they are injured and you are legally liable.	Territorial limit is Mauritius

Additional Benefits	Significant or unusual exclusions and limitations
Home Assistance	Our Emergency Home Assistance Service is limited to first temporary measures to stop or prevent further damage until adequate repairs are carried out.
Modification Costs	The maximum amount we will pay arising out of any one event for the cost of modifying your buildings in relation to your permanent disability is MUR 100,000
Boarding up costs	The maximum amount we will pay arising out of any one event is MUR 10,000
Involuntary loss of employment	The notification falls after a waiting Period of 90 days from the Commencement date. Should you not be successful in getting a job after 90 days, then this insurance will be triggered and shall indemnify you for 3 months after 90th day.
Rental cost of Insured's Loss Accidental Breakage of Glass	We will not pay the additional cost of temporary accommodation under this section if you are the landlord of the buildings. The maximum we will pay under this benefit is MUR 150,000 This additional benefit excludes: • Chipping and scratching • Loss or damage whilst your residence is unfurnished and unoccupied The maximum we will pay under this benefit is MUR 100,000
Replacement of locks and keys	We will not pay for the replacement of locks which can be insured by the body corporate when the property is part of a syndicate. The maximum we will pay under this benefit is MUR 5,000
Landscaping cost	We will not pay for: • loss or damage caused by storm, rainwater or run-off; or • theft of trees, plants and shrubs that were not planted in the ground. The maximum we will pay under this benefit is MUR 100,000
Food Spoilage Guest/Visitor/Domestic Helper's property	We will not pay if the spoilage is caused by: a. flood; b. industrial action; c. a deliberate act of a power supply authority; d. accidental disconnection or switching off of the electricity supply; e. the breakdown or failure of any motor more than 15 years old; or f. accidental damage to the motor The maximum we will pay under this benefit is MUR 5,000 We will not pay for: • property which is insured under another policy; • money, cheques or other negotiable instruments; or The maximum we will pay under this benefit is MUR 10,000
Electrical Damage to appliances	Limited to the Contents Sum Insured

Ground floor, Lot 15A4 Hyvec Business Park,
Wall Street Ebène 72201 – Mauritius
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E: info@quantuminsurance.com
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