



Table of Benefits



SECTION 1: CONTENTS

| Contents Sum Insured | As selected by you and shown on the quote/policy schedule | |
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| Description | Limit | Excess |
| Any one article Limit | <ul style="list-style-type: none"> 10% of Contents Sum insured subject to a maximum of AED 40,000/- unless otherwise specifically agreed. Articles above AED 40,000/- value needs to be declared separately. | AED 350/- each and every claim and 5% of the value for any one article exceeding AED 25,000/- irro Personal Possession. |
| Contents in Open | <ul style="list-style-type: none"> Up to AED 2,500/- any one occurrence & in aggregate during the policy period | |
| Contents Temporarily Removed | <ul style="list-style-type: none"> Up to 20% of the contents sum insured | |
| Damage to Deep Freezer Contents | <ul style="list-style-type: none"> Up to AED 2,500/- any one occurrence & in aggregate during the policy period | |
| Door Locks | <ul style="list-style-type: none"> Up to AED 500/- per claim | |
| Loss of Important Documents | <ul style="list-style-type: none"> Subject to a limit of AED 1,000/- per document and AED 3,000/- in aggregate during the policy period | |
| Loss of Money | <ul style="list-style-type: none"> Up to AED 1,000/- any one occurrence & in aggregate during the policy period | |
| Loss of Metered Water | <ul style="list-style-type: none"> Up to AED 2,500/- per claim | |
| Mirrors and Glass | <ul style="list-style-type: none"> Up to AED 1,000/- any one occurrence & in aggregate during the policy period | |
| Personal Possessions, Valuables, Portable & Sports Equipment | <ul style="list-style-type: none"> Any one article maximum AED 5,000/- (If Unspecified) Any one Article maximum AED 50,000/- (specified with list) subject to the Declared Sum Insured in the aggregate during the policy period. The maximum Sum Insured you can declare under this section is AED 150,000/- | |
| Shifting to a new house | <ul style="list-style-type: none"> Up to AED 1,000/- any one occurrence & in aggregate during the policy period | |
| Tenant's Improvements | <ul style="list-style-type: none"> Up to 10% of the Contents Sum Insured | |
| Visitor's Personal Effects | <ul style="list-style-type: none"> Up to AED 2,500/- any one occurrence & in aggregate during the policy period | |

SECTION 2: BUILDING

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| Building Sum Insured | As selected by you and shown on the quote/policy schedule | |
| Accidental Damage to Cable and Underground Pipes | <ul style="list-style-type: none"> Up to AED 10,000/- per claim and AED 20,000/- in aggregate during the policy period | AED 1,000/- each and every claim |
| Architects' surveyors' legal and consulting engineers' fees | <ul style="list-style-type: none"> 10% of Building Sum Insured or AED 50,000/- | |
| Breakage of Fixed Glass and Sanitary Fixtures | <ul style="list-style-type: none"> Up to AED 1,000/- per article and AED 2,500/- in aggregate during the policy period | |
| Emergency Access | <ul style="list-style-type: none"> Up to AED 1,000/- any one occurrence & in aggregate during the policy period | |
| Trace and Access | <ul style="list-style-type: none"> Up to AED 2,500/- any one occurrence & in aggregate during the policy period | |



| Liability Sum Insured | As selected by you and shown on the quote/policy schedule | |
|---|--|----------------------------------|
| Description | Limit | Excess |
| ADDITIONAL COVERS APPLICABLE TO CONTENTS AND BUILDING | | |
| Debris Removal | <ul style="list-style-type: none"> Up to 5% of Building/Contents Sum Insured or AED 100,000/- whichever is lower per claim | |
| Fire Brigade Charges, Extinguishment & Mitigation Costs | <ul style="list-style-type: none"> Up to AED 50,000/- any one occurrence & in aggregate during the policy period | |
| Loss of Metered Water | <ul style="list-style-type: none"> AED 2,500/- per claim | |
| Garden Cover | <ul style="list-style-type: none"> Up to AED 2,500/- any one occurrence & in aggregate during the policy period | |
| SECTION 3: LIABILITY | | |
| Third party liability | <ul style="list-style-type: none"> Up to the policy limit for anyone occurrence & in aggregate during the policy period | AED 1,000/- each and every claim |
| Liability outside UAE (Excluding USA & Canada) | <ul style="list-style-type: none"> 25% of the Limit of Liability declared for anyone occurrence & in aggregate during the policy period | |
| Tenants Liability | <ul style="list-style-type: none"> 25% of the Limit of Liability declared for anyone occurrence & in aggregate during the policy period | |
| Landlord's Liability | <ul style="list-style-type: none"> 25% of the Limit of Liability declared for anyone occurrence & in aggregate during the policy period | |
| SECTION 4: DOMESTIC SERVANTS | | |
| Section Sum Insured | As selected by you and shown on the quote/policy schedule | |
| Personal Accident Cover | <ul style="list-style-type: none"> Up to Sum insured as declared | Nil |
| Medical Expenses | <ul style="list-style-type: none"> Maximum AED 15,000/- per claim | |
| Repatriation Expenses | <ul style="list-style-type: none"> Maximum AED 10,000/- per claim | |
| Personal Effects of Domestic Servants | <ul style="list-style-type: none"> Subject to a limit of AED 1,000/- per claim | |
| Employers Liability towards Domestic Servant | <ul style="list-style-type: none"> Subject to a limit of AED 25,000/- any one claim and in aggregate during the policy period | |
| SECTION 5: FATAL INJURY BENEFITS | | |
| To The Policyholder | <ul style="list-style-type: none"> Subject to a limit of AED 25,000/- per claim | Nil |
| To The Spouse | <ul style="list-style-type: none"> Subject to a limit of AED 25,000/- per claim | |
| To the Children | <ul style="list-style-type: none"> For Age Group 0 to 5 years: Subject to a limit of AED 6,250/- per child per claim For Age Group 6 to 17 years: Subject to a limit of AED 12,500/- per child per claim | |
| SECTION 6: LOSS OF RENT &/OR ALTERNATIVE ACCOMMODATION | | |
| Section Sum Insured | As selected by you and shown on the quote/policy schedule | |
| Loss of Rent | <ul style="list-style-type: none"> Up to the Sum Insured Limit | Nil |

Tokio Marine & Nichido Fire Insurance Co. Ltd.

Agents For UAE: Al Futtaim Development Services Co.LLC

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