



# Table of Benefits



## SECTION 1: CONTENTS

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

## SECTION 2: BUILDING

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"> <li>Up to AED 10,000/- per claim and AED 20,000/- in aggregate during the policy period</li> </ul>	AED 1,000/- each and every claim
Architects' surveyors' legal and consulting engineers' fees	<ul style="list-style-type: none"> <li>10% of Building Sum Insured or AED 50,000/-</li> </ul>	
Breakage of Fixed Glass and Sanitary Fixtures	<ul style="list-style-type: none"> <li>Up to AED 1,000/- per article and AED 2,500/- in aggregate during the policy period</li> </ul>	
Emergency Access	<ul style="list-style-type: none"> <li>Up to AED 1,000/- any one occurrence &amp; in aggregate during the policy period</li> </ul>	
Trace and Access	<ul style="list-style-type: none"> <li>Up to AED 2,500/- any one occurrence &amp; in aggregate during the policy period</li> </ul>	



**ADDITIONAL COVERS APPLICABLE: FOR SECTION 1 & 2**

Liability Sum Insured	As selected by you and shown on the quote/policy schedule	
Description	Limit	Excess
Debris Removal	<ul style="list-style-type: none"> <li>Up to 5% of Building/Contents Sum Insured or AED 100,000/- whichever is lower per claim</li> </ul>	AED 350/- each and every claim
Fire Brigade Charges, Extinguishment & Mitigation Costs	<ul style="list-style-type: none"> <li>Up to AED 50,000/- any one occurrence &amp; in aggregate during the policy period</li> </ul>	
Loss of Metered Water	<ul style="list-style-type: none"> <li>AED 2,500/- per claim</li> </ul>	
Garden Cover	<ul style="list-style-type: none"> <li>Up to AED 2,500/- any one occurrence &amp; in aggregate during the policy period</li> </ul>	

**SECTION 3: LIABILITY**

Third party liability	<ul style="list-style-type: none"> <li>Up to the policy limit for anyone occurrence &amp; in aggregate during the policy period</li> </ul>	AED 1,000/- each and every claim
Liability outside UAE (Excluding USA & Canada)	<ul style="list-style-type: none"> <li>25% of the Limit of Liability declared for anyone occurrence &amp; in aggregate during the policy period</li> </ul>	
Tenants Liability	<ul style="list-style-type: none"> <li>25% of the Limit of Liability declared for anyone occurrence &amp; in aggregate during the policy period</li> </ul>	
Landlord's Liability	<ul style="list-style-type: none"> <li>25% of the Limit of Liability declared for anyone occurrence &amp; in aggregate during the policy period</li> </ul>	

**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"> <li>Up to Sum insured as declared</li> </ul>	Nil
Medical Expenses	<ul style="list-style-type: none"> <li>Maximum AED 15,000/- per claim</li> </ul>	
Repatriation Expenses	<ul style="list-style-type: none"> <li>Maximum AED 10,000/- per claim</li> </ul>	
Personal Effects of Domestic Servants	<ul style="list-style-type: none"> <li>Subject to a limit of AED 1,000/- per claim</li> </ul>	
Employers Liability towards Domestic Servant	<ul style="list-style-type: none"> <li>Subject to a limit of AED 25,000/- any one claim and in aggregate during the policy period</li> </ul>	

**SECTION 5: FATAL INJURY BENEFITS**

To The Policyholder	<ul style="list-style-type: none"> <li>Subject to a limit of AED 25,000/- per claim</li> </ul>	Nil
To The Spouse	<ul style="list-style-type: none"> <li>Subject to a limit of AED 25,000/- per claim</li> </ul>	
To the Children	<ul style="list-style-type: none"> <li>For Age Group 0 to 5 years: Subject to a limit of AED 6,250/- per child per claim</li> <li>For Age Group 6 to 17 years: Subject to a limit of AED 12,500/- per child per claim</li> </ul>	

**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"> <li>Up to the Sum Insured Limit</li> </ul>	AED 1,000/- each and every claim

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