



# Policy handbook

## **Home Comfort**



HOME INSURANCE

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# 1 Introduction

Thank you for choosing GIG Home Comfort Insurance. This Policy is specially designed to provide you and your family with a simple and comprehensive coverage for your household building, contents, legal liability and much more.

In this booklet, you will find the wording of your Home Insurance. It tells you what is covered and what is not, as well as the Terms and Conditions which apply.

## On receipt of your Policy

To ensure that your Policy gives you the protection you need, we recommend that you read it carefully in conjunction with the attached Schedule, and return the Schedule immediately if any details are incorrect.

The Schedule specifies the cover you have selected; it is your evidence of insurance and may be required in the event of a claim. If you decide that you do not wish to accept this Policy, return it within 14 days of receipt and, provided no claims have been made, we will refund the Premium less AED 50 for administrative expenses.

### Operation of Cover

The Proposal made by you is the basis of and forms part of this contract. We will provide insurance within the terms of this Policy for those Chapters Sections specified in the Schedule in respect of events occurring during the Period of Insurance or any subsequent period for which you pay and we agree to accept a renewal premium. This Policy, the Proposal and the Schedule should be read together and they form the contract of Insurance.

### Keeping us informed

It is important you inform us immediately of changes that affect what you have told us; for example, if anything happens to change the use, nature or amount of property insured. Changes will only take effect after we have agreed and issued an endorsement to the Policy.

# 2 Policy Cover Summary \*

Please note your Policy schedule will define the covers, Limits and Excess applicable to you:

| COVER   | LIMITS                                   |
|---|--|
| <b>Section A: Buildings</b>                         |  |
| Fire and Allied Perils                              | As per Policy Schedule                   |
| Extensions  |  |
| Damage to Services                                  | Up to 10% of the Building(s) Sum Insured |
| Breakage of fixed Glass and Sanitary Fixtures       | Up to 10% of the Building(s) Sum Insured |
| Accidental Damage                                   | As per Policy Schedule                   |
| <b>Section B: Contents</b>                          |  |
| Fire and Allied Perils, in your Home                | As per Policy Schedule                   |
| Extensions  |  |
| Contents Temporarily Removed                        | Up to 20% of the Contents Sum Insured    |
| Contents in the Open                                | Up to 1% of the Contents Sum Insured     |
| Theft of Keys                                       | Up to 1% of the Contents Sum Insured     |
| Spoilage of Food in Freezer                         | Up to 1% of the Contents Sum Insured     |
| Household Removals                                  | Up to Contents Sum Insured               |
| Visitor's Personal Effects                          | Up to 1% of the Contents Sum Insured     |
| Accidental Damage, in your Home                     | As per Policy Schedule                   |
| <b>Section C: Personal Belongings and Valuables</b> |  |
| Fire and Allied Perils, in your home                | As per Policy Schedule                   |
| Accidental Damage, in and away from your Home       | As per Policy Schedule                   |

| COVER   | LIMITS   |
|---|--|
| <b>Section D: Money and Credit Cards</b>                    |  |
| Fire and Allied Perils, in your home                        | Up to 5% of Personal Belongings and Valuables Sum Insured.               |
| Accidental Damage, in and away from your Home               | Up to 5% of Personal Belongings and Valuables Sum Insured.               |
| <b>Section E: Personal Documents</b>                        |  |
| Accidental Damage to Personal Documents                     | Up to AED 5000.  |
| <b>Section F: Loss of Rent or Alternative Accommodation</b> |  |
| Owners Loss of Rent or Alternative Accommodation            | 20% of Building(s) Sum Insured up to AED 500,000                         |
| Occupiers Loss of Rent or Alternative Accommodation         | 20% of Contents Sum Insured up to AED 500,000                            |
| <b>Section G: Legal Liability</b>                           |  |
| Owners Legal Liability to the public                        | Up to AED 5,000,000  |
| Occupiers Personal and Employers Legal Liability            | Up to AED 5,000,000  |
| Tenants Liability   | As per Policy Schedule   |
| <b>Section H: Accidental Injuries</b>                       |  |
| Fatal Injuries to You and your Spouse                       | Up to AED 50,000   |
| <b>Section I: Domestic Helper</b>                           |  |
| Accidental Death  | AED 30,000   |
| Accidental Medical Reimbursement                            | Up to AED 10,000   |
| Repatriation (Accidental Death)                             | Up to AED 5,000  |
| <b>Section J: Home Assistance</b>                           |  |
| Emergency Home Assistance                                   | Up to AED 700 per emergency.<br>Maximum 3 (three) Emergencies in a year. |
| Legal Assistance  | Yes  |
| <b>Section K: Personal Cyber</b>                            |  |
| Personal Cyber  | Yes  |

\* Refer to Your Schedule for the benefits and limits applicable to Your policy.

## 3 Definitions

Wherever the following words or phrases occur, they will have the meaning described below (unless stated otherwise):

### Accident/Accidental/Accidental Damage

Any damage covered by this contract and which occur whilst it is in force, arising from a violent, sudden and external cause that is not intentional on the part of the insured.

The Insured has burden of proof to show that the damage meets this definition.

### Bodily Injury

An identifiable physical injury sustained during the Period of Insurance and caused by a sudden, unexpected and specific event. Excludes any disease, sickness or medical disorder.

### Building(s)

Your Home built of brick, stone or concrete and roofed with incombustible material (unless otherwise stated in the Schedule) and including any domestic garages and outbuildings swimming pools, terraces, patios, drives and footpaths, walls, fences and gates and landlord's permanent fixtures and fittings situated

as stated in the Schedule.

### Contents

household goods, furniture, furnishings, domestic appliances, interior decorations, antiques, work of art, rugs, fixtures and fittings which belong to You or for which You are legally responsible. Personal Belongings, Valuables, Money and Credit Cards are not considered as Contents for the purpose of this Policy.

### Company/Insurer/We/Ours/Us

Gulf Insurance Group (Gulf) B.S.C.(c).

### Credit Cards

Credit, debit, bankers and cash dispenser cards all held for social, domestic or charitable purposes.

### Excess

The amount you will have to pay towards any claim.

### Geographical Limits

Within UAE and any other area as stated in your Policy schedule.

### Home

The private dwelling and its garages and outbuildings all located at the address shown in the Schedule and

used solely for domestic purposes.

### Insured/Insured Person/You/Your

The person(s) named in the Schedule and members of the family permanently residing with him/her.

### Personal Documents

legally issued identification and residency-related documents, for the purpose of this Policy limited to passport, national ID, driving licence, residence permit, work permit.

### Personal Belongings

personal items worn, used or carried including but not limited to, clothing, personal accessories, portable electronic devices, cameras, portable sports equipment, luggage, musical instruments, portable medical or mobility aids.

Valuables, Money and Credit Cards are not considered as Personal Belongings for the purpose of this Policy.

### Money

Current legal tender, cheques, money orders, postal orders, current postage stamps (not being part of a collection), travellers' cheques, travel tickets, luncheon vouchers, gift tokens and phone cards.

### Schedule

The validation page attached to this Home Comfort Insurance Policy setting out the name of the Insured, Period of Insurance, Sections insured, Sums insured and other particular or special conditions and terms applying to your insurance.

### Sum Insured/Sums Insured

The amount shown in the Schedule representing the maximum amount payable for any number of claims arising out of one occurrence.

### Single Article Limit

At the time of Violent Theft or Accidental Damage, the claim will not include any amount above the limits mentioned on your policy schedule if the item lost or damaged is not listed and described in the proposal form.

### Unoccupied

Not lived in by You or by any other person with Your permission for more than 60 consecutive days.

### Valuables

Items of high value including, but not limited to, jewellery, watches, items made of gold, silver or other precious metals, stamp, coin or medal collections, curios, furs. Personal Belongings, Money and Credit Cards are

not considered as Valuables for the purpose of this Policy.

### Violent Theft

An act of stealing by use of force or threat of force or violent/forcible breaking into or exit from your Home.

Unexplained loss, Misplacement of an item, Mysterious Disappearance are not considered as Theft for the purpose of this Policy.

# 4 Covers

## Section A: Building(s)

The most we will pay for any one event resulting in a claim is as follows:

- Up to the Building(s) Sum Insured as shown on Your Schedule less any Excess.
- A limit of 10% of the Building(s) Sum Insured for Accidental Damage to Services.
- A limit of 10% of the Building(s) Sum Insured for Breakage of fixed Glass and Sanitary Fixtures.

### Special Conditions applicable to this Section:

#### 1. Sum Insured

The Building(s) Sum(s) Insured must at all times represent the full cost of rebuilding to the same specification including demolition costs, architects and surveyors' fees.

Building(s) Sum(s) Insured should be based on the cost of rebuilding your property to the same specification including garages, outbuildings and permanent fittings (see the definition contained in the Policy) plus an amount of approximately 15% to cover demolition

costs and architects' and surveyors' fees.

Market value is not necessarily an accurate indication of rebuilding costs.

#### 2. Automatic Increase in Sum Insured

If applicable, the Sum Insured will be increased annually at each renewal date by the percentage stated in the Schedule. Amended Sum(s) Insured and renewal premium will be shown on your renewal notice.

#### 3. Claims Settlement

At our option we will indemnify you by payment reinstatement, replacement or repair.

However we will not pay any reduction in the market value of the Home resulting from reinstatement, replacement or repair of the damaged parts of the private dwelling. Indemnity shall be limited to the rebuilding cost of the insured premises including the building's fittings and fixtures, but excluding value of the land.

In settling claims for loss or damage there will be no deduction for wear &

tear and depreciation. Our liability in respect of loss or damage arising out of one occurrence, shall not exceed the amount stated against each item in the Schedule.

The Sum(s) Insured will not be reduced by the amount of any claim payment.

#### 4. Excess

An amount of AED 1,000 will be deducted from any claim under Section A of the Policy unless a different Excess amount is mentioned on Your Policy Schedule.

In addition to the above, for any loss or damage in connection with Riot, civil commotion, strikes, labour disturbances, malicious persons or vandals, You will pay a special excess of 10% of the claim amount.

## Building(s) – Fire and Allied Perils

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered?   |
|---|---|
| <b>We will provide cover for: Loss of or damage to the Building(s) by the following causes:</b>                   |   |
| 1. i) Fire, explosion, lightning or Earthquake  | a) Loss or damage due to any gradually operating cause  |
| ii) Smoke   |   |
| 2. Storm and flood  | a) Loss or damage caused by frost.<br>b) Loss or damage to fences and gates.  |
| 3. i) Riot, civil commotion, strikes and labor disturbances   | a) Loss or damage occurring whilst the home has been left unoccupied.   |
| ii) Malicious persons or vandals  | b) Loss or damage caused by you, your paying guests, tenants or residents.  |
| 4. Collision by:  | a) Loss or damage caused by domestic animals.   |
| i) Aircraft or other aerial devices or articles dropped from them   |   |
| ii) Vehicles or animals   |   |
| 5. i) Leakage of water from water tanks pipes or apparatus or fixed heating installations or domestic appliances. | a) Loss or damage occurring whilst your home has been left unoccupied.  |
| ii) Freezing of water in tanks apparatus or pipes.  | b) Loss or damage to the component or appliance from which the water or oil leaks.  |
| iii) Leakage of heating fuel from a fixed heating installation.   | c) Costs of locating and rectifying the source of leakage of water or oil.  |
| 6. Theft or attempted theft involving forcible and violent entry to or exit from the building                     | a) Loss or damage occurring whilst your home has been left unoccupied.<br>b) Loss or damage caused by you, your paying guest or tenants or residents.<br>c) When you did not obtain a police report on the occurrence of the theft incident, identifying the items lost or damaged. |
| 7. Falling radio and television receiving aerials (including satellite dishes) their fittings and masts.          | —   |
| 8. Falling trees or parts thereof.  | —   |

| What's covered?  | What's not covered?   |
|--|---|
| 9. When a claim is accepted, cover includes within the Building Sum Insured:<br>i) Architects and surveyors fees necessarily incurred in the reinstatement of the Building. The amount payable for such fees shall not exceed those authorised by the respective professional institute.<br>ii) The cost of removing debris, demolishing shoring or propping up the damaged parts of the Building necessarily incurred with our written consent.<br>iii) The additional cost of reinstatement of the Building necessarily incurred to comply with statutory or other building regulations or municipal or local authority by laws. | a) Fees for preparing any claim.<br>b) Any cost resulting from a notice served on you prior to the date of destruction or damage. |

## Building(s) – Extensions

The 'Buildings – Fire and Allied Perils' section of your policy also includes the following covers.

| What's covered?  | What's not covered?   |
|--|---|
| 10. <b>Damage to Services:</b><br>Accidental damage by external means to:<br>i) Cables or underground pipes providing services to or from the Building(s).<br>ii) Septic tanks and drain inspection covers for which you are legally held responsible.<br>All such payment shall not exceed 10% of the Building(s) Sum Insured.  |   |
| 11. <b>Breakage of fixed Glass and Sanitary Fixtures:</b><br>Accidental breakage of fixed glass forming part of the Building(s) including glass in solar panel units and fixed baths, shower trays, shower screens, bidets, wash basins, splash backs pedestals, sinks, lavatory pans and cisterns (and their fixtures and fittings).<br>All such payment shall not exceed 10% of the Building(s) Sum Insured. | a) Breakage occurring whilst the home has been left unoccupied. |

## Building(s) – Accidental Damage

This cover only applies when shown in your Schedule.

| What's covered?  | What's not covered?   |
|--|---|
| 1. We will extend cover provided under Section A Building(s) to include damage by accidental means to the Building(s). | <ul style="list-style-type: none"><li>a) Loss or damage whilst the building has been left unoccupied.</li><li>b) Damage arising from:<ul style="list-style-type: none"><li>▪ Wear and tear, settlement or shrinkage, mold, vermin, insects, fungus, atmospheric, climatic or weather conditions or domestic animals or birds or any gradually operating cause.</li><li>▪ The use of defective materials, defective design or faulty workmanship.</li><li>▪ Any building work comprising alterations, renovations, additions and repairs to the building.</li><li>▪ Subsidence and/ or heave and/ or collapse of the building and/or landslip.</li></ul></li><li>c) The cost of maintenance or normal upkeep.</li><li>d) Any loss, destruction or damage specially excluded elsewhere in Section A of this policy.</li></ul> |

## Section B: Contents

The most we will pay for any one event resulting in a claim is as follows:

- The Contents Sum Insured shown on your Schedule less any Excess.
- We will not pay more than AED 40,000 for any single item not listed.
- A limit of 20% of the Contents Sum Insured applies to Contents Temporarily Removed.
- A limit of 1% of your Contents Sum Insured applies to loss or Damage to your Contents in the Open.
- A limit of 1% of your Contents Sum Insured applies to Theft of Keys.
- A limit of 1% of your Contents Sum Insured applies to Spoilage of Food in Freezer.
- Up to the Contents Sum Insured applies to Loss or Damage to Contents for Household Removals whilst in transit.
- A limit of 1% of your Contents Sum Insured applies to loss or Damage to visitor's personal belongings.

### Special Conditions applicable to this Section:

#### 1. Sum Insured

Sum(s) Insured must at all times represent the full cost of replacing the property insured without deduction for wear and tear and depreciation.

#### 2. Automatic Increase in Sum Insured

If applicable and stated in the Schedule, the Sum Insured of Contents will be increased annually at each renewal date by the percentage stated in the Schedule. Amended Sum(s) Insured and renewal premium will be shown on your renewal notice.

#### 3. Claims Settlement

At our option we will indemnify you by replacement, reinstatement, repair or payment. Where we are able to replace the property, payment will be limited to the cost of replacement by our preferred supplier.

The total amount payable by us in respect of loss or damage under Section B arising out of one occurrence shall not exceed the Sum(s) insured.

#### 4. Excess

An amount of AED 250 will be deducted from any claim

under each of the Section B of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

In addition to the above, for any loss or damage to an item exceeding AED 40,000, whether listed or not on Your policy Schedule, You will pay 10% of the claim amount.

## 5. Wear And Tear

| What's covered?   | What's not covered?   |
|---|---|
| a) In settling claims for total loss or damage beyond economic repair there will be no deduction for wear and tear and depreciation.  | i) Any claim in respect of clothing, household linen including carpets and pedal cycles.<br>ii) Any claim resulting from accidental damage to electronic items. |
| b) In respect of property not belonging to you or your domestic helper a deduction for wear and tear and depreciation will be made unless you or your domestic helper are legally responsible for the cost of replacement as new under the terms of an agreement. |   |
| c) The following table specifies reduction in value for items specified above in a) and b) to determine the maximum indemnity that We are liable for.   |   |

| Year       | Value Deduction |
|------------|-----------------|
| 1          | Nil             |
| 2          | 10%             |
| 3          | 20%             |
| 4          | 30%             |
| 5 and more | 40%             |

## Contents – Fire and Allied Perils, in your Home

This cover only applies when shown in your Schedule.

| What's covered?  | What's not covered?  |
|--|--|
| We will provide cover for loss or damage to the Contents in your Home for which you are legally responsible or belonging to resident domestic helpers caused by: | a) Property insured by any other policy.<br>b) Securities and documents of any kind.<br>c) Motorcycle or other mechanically propelled vehicles (other than motorised domestic gardening equipment) aircraft watercraft sail boards caravans trailers and portions parts and accessories of any of these. |

| What's covered?  | What's not covered?  |
|--|--|
|  | d) Goods used for business or professional purposes.<br>e) Livestock and pets.   |
| 1. Fire, explosion, lightning or earthquake.<br>2. Smoke.  | a) Loss or damage due to any gradually operating cause.<br>b) Damage to appliances solely caused by mechanical or electrical fault or breakdown  |
| 3. Storm and flood.  | —  |
| 4. Riot, civil commotion, strikes and labour disturbances.   | a) Loss or damage to goods in freezers and/ or refrigerators caused by failure of electricity as a direct or indirect consequence of a deliberate act by the supply authority and/or their employees.<br>b) Loss or damage occurring whilst the home has been left unoccupied. |
| 5. Malicious persons or vandals.   | a) Malicious damage caused by your paying guests or tenants or residents.<br>b) When you have failed to notify the police.<br>c) Loss or damage occurring whilst the home has been left unoccupied.  |
| 6. Collision by vehicles, animals, aircraft or other aerial devices or articles dropped from them.   | a) Loss or damage caused by domestic animals or birds.   |
| 7. i) Leakage of water from water tanks, pipes, fixed apparatus or fixed heating installation.<br>ii) Leakage of heating fuel from a fixed heating installation. | a) Loss or damage whilst the home has been left unoccupied.<br>b) Loss or damage to the component or appliance from which the water or oil leaks.<br>c) Cost of locating and rectifying the source of leakage of water or oil.   |
| 8. Violent Theft or attempted Violent Theft  | a) Loss or damage caused by your paying guests, tenants, residents or domestic helpers.<br>b) When you fail to obtain a police report, identifying the items lost or damaged.  |

| What's covered?  | What's not covered?   |
|--|---|
|  | c) Loss or damage occurring whilst your home has been left unoccupied.          |
| 9. Falling radio and television receiving aerials (including satellite dishes) their fittings and masts. | —   |
| 10. Damage caused by falling trees or branches.  | a) Damages to trees.<br><br>b) The cost of removal of fallen trees or branches. |

### Contents – Extensions

The 'Contents – Fire and Allied Perils' section of your policy also includes the following covers.

| What's covered?  | What's not covered?  |
|--|--|
| <b>11. Contents Temporarily Removed</b><br><br>Loss of or damage to Contents not exceeding 20% of the Sum Insured in total by any of the causes listed under 'Contents – Fire and Allied Perils, in your Home' whilst temporarily removed for cleaning, renovation, repair or other similar purposes elsewhere on the same premises or to any other premises within the Geographical Limits. | a) Loss or damage by storm or flood to property not in a building.<br><br>b) Loss or damage whilst removed for sale or exhibition or to a furniture depository.<br><br>c) Loss or damage due to the process of cleaning, renovation, repair or other similar purposes. |
| <b>12. Contents in the Open</b><br><br>Loss of or damage to Contents not exceeding 1% of your contents limit in total by any of the causes listed under the 'Contents – Fire and Allied Perils' section whilst in the open but within the boundaries of the land belonging to your Home.   | a) Loss or damage by water, storm or flood.<br><br>b) Loss or damage occurring whilst the home has been left unoccupied.<br><br>c) Loss or damage to pedal cycles  |
| <b>13. Theft of Keys</b><br><br>If keys to the locks of:<br><br>i) External doors of your Home.<br><br>ii) Alarm systems or domestic safes fitted in Your Home are stolen following forcible and violent entry to or exit from the Home, we will pay the cost of replacing locks or lock mechanisms up to 1% of your contents limit.   | a) When you did not obtain a police report.  |

| What's covered?  | What's not covered?  |
|--|--|
| <b>14. Spoilage of Food in Freezer</b><br><br>Loss or damage to food not exceeding 1% of your contents limit in total contained in freezer unit(s) situated within Your Home as a result of:<br><br>i) Rise or fall in temperature.<br><br>ii) Contamination by refrigerant or refrigerant fumes.<br><br>iii) Failure of the supply of electricity   | a) Loss or damage caused by the power supply authority or its employees deliberately cutting off or reducing the supply.<br><br>b) Loss or damage caused by connecting or switching off the electricity supply whether accidental or otherwise at your home.<br><br>c) Your home being unoccupied  |
| <b>15. Household Removals</b><br><br>Loss of or damage to Contents whilst in transit from the Insured Home to another including loading and unloading within the Geographical Limits provided that such removals are carried out by professional removal contractors limited to maximum period of seven working days from the date of first removal. | a) Damage arising from wear and tear depreciation due to sunlight exposure.<br><br>b) Damage due to atmospheric conditions, moth, vermin infestation, damp rust, wet or dry rot.<br><br>c) Any gradual operation which causes the process of cleaning, washing, repairing or restoring any article, electrical or mechanical, breakdown causing consequential loss.<br><br>d) Money, coins, jewellery, antiques, furs, articles of gold or platinum precious stones, securities deeds or documents of any kind, business books, manuscripts and stamps.<br><br>e) Damage during sea and/ or air transits |
| <b>16. Visitor's Personal Effects</b><br><br>We will pay up to an amount of 1% of your contents limit in total for loss or damage to Your visitor's Personal belongings (other than Valuables, Money, Credit Cards and documents) by any of the causes listed in the 'Contents – Fire and Allied Perils' section and happening in Your Home.         | —  |

## Contents – Accidental Damage, in your Home

This cover only applies when shown in your Schedule.

| What's covered?  | What's not covered?   |
|--|---|
| 17. We will provide cover for Damage by Accidental means to the Contents insured under the 'Contents – Fire and Allied Perils' section of the Policy, whilst in your Home. | <ul style="list-style-type: none"><li>a) Damage to Personal Belongings, Valuables, Money and Credit Cards</li><li>b) Damage to clothing, contact lenses, stamps, food in freezers and pedal cycles.</li><li>c) Damage by wear &amp; tear, depreciation action of light, atmospheric conditions or any gradually operating cause.</li><li>d) Damage arising from moth, vermin infestation, damp, rust, wet or dry rot.</li><li>e) Damage caused by any process of cleaning, washing, repairing or restoring any article.</li><li>f) Failures or damage not directly consequent upon or attributable to an accident including but not limited to electrical or mechanical breakdown.</li><li>g) Damage caused by incorrect polarity from a battery.</li><li>h) Damage to recording tapes, discs or records.</li><li>i) Damage caused by domestic animals or birds.</li><li>j) Damage to glass oven doors or ceramic glass in cooker hobs.</li><li>k) Consequential loss.</li><li>l) Loss or damage whilst the home is lent, let, sub-let in whole or in part.</li><li>m) Loss or Damage due to any building work comprising alterations, renovations, additions and repairs to the building.</li><li>n) Loss or damage specifically excluded elsewhere in the 'Contents – Fire and Allied Perils' section of this policy.</li></ul> |

## Section C: Personal Belongings and Valuables

The most we will pay for any one event resulting in a claim is as follows:

- The Personal Belongings and Valuables Sum Insured shown in your Schedule less any Excess.
- We will not pay more than the following Single Article Limit for any single item not listed:
  - Maximum AED 10,000 if your Personal Belongings and Valuables Sum Insured is up to AED 150,000.
  - Maximum AED 20,000 if your Personal Belongings and Valuables Sum Insured is up to AED 500,000.
  - Maximum AED 30,000 if your Personal Belongings and Valuables Sum Insured is above AED 500,000.
- In the event of loss or damage occurring in or away from Your Home, and involving items not individually specified in the Policy Schedule, the insurer's liability shall be limited to one item per household member per occurrence. The maximum amount

payable shall not exceed the applicable Single Article Limit, less any applicable excess as stated in the policy.

### Special Conditions applicable to this Section:

#### 1. Sum Insured

Sum(s) Insured must at all times represent the full cost of replacing the property insured without deduction for wear and tear and depreciation.

#### 2. Automatic Increase in Sum Insured

If applicable and stated in the Schedule, the Sum Insured of Personal Belongings and Valuables will be increased annually at each renewal date by the percentage stated in the Schedule. Amended Sum(s) Insured and renewal premium will be shown on your renewal notice.

#### 3. Claims Settlement

At our option we will indemnify you by replacement, reinstatement, repair or payment. Where we are able to replace the property, payment will be limited to the cost of replacement by our preferred supplier.

The total amount payable by us in respect of loss or

damage under Section C arising out of one occurrence shall not exceed the Sum(s) insured.

## 4. Excess

An amount of AED 250 will be deducted from any claim under each of the Section C of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

In addition to the above, for any loss or damage to an item exceeding AED 10,000, whether listed or not listed on Your policy Schedule, You will pay 10% of the claim amount.

## 5. Wear And Tear

| What's covered?  | What's not covered?   |
|--|---|
| <p>a) In settling claims for total loss or damage beyond economic repair there will be no deduction for wear and tear and depreciation.</p>  | <p>i) Any claim in respect of clothing, household linen including carpets and pedal cycles .</p> <p>ii) Any claim resulting from accidental damage to electronic items.</p> |
| <p>b) In respect of property not belonging to you or your domestic helper a deduction for wear and tear and depreciation will be made unless you or your domestic helper are legally responsible for the cost of replacement as new under the terms of an agreement.</p> |   |
| <p>c) The following table specifies reduction in value for items specified above in a) and b) to determine the maximum indemnity that We are liable for.</p>   |   |

| Year       | Value Deduction |
|------------|-----------------|
| 1          | Nil             |
| 2          | 10%             |
| 3          | 20%             |
| 4          | 30%             |
| 5 and more | 40%             |

## 6. Valuables

In respect of Valuables

- a) No one item shall be deemed of greater value than Section C Single Article Limit unless insured as a separate item.
- b) In respect of Section B & C, the total value of Valuables shall not exceed one third of the total Sum Insured by

these Sections, unless otherwise stated in the Schedule.

## 7. Matching items

- a) We will not pay for the cost of replacing any undamaged items forming part of a matching set, articles or suite of furniture. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.
- b) If any claim arises for loss of or damage to an article constituting one of an insured pair, no regard shall be had made to any special value as such and the amount payable under this Policy shall be calculated as though the article had been separately insured at pro-rata of the value of the pair or set.

## Personal Belongings and Valuables – Fire and Allied Perils, in your home

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered?  |
|---|--|
| <p><b>We will provide cover for loss or damage to your Personal Belongings and Valuables in your Home caused by:</b></p> <ol style="list-style-type: none"> <li>1. Fire, explosion, lightning or earthquake.</li> <li>2. Smoke.</li> <li>3. Storm and flood</li> <li>4. Riot, civil commotion, strikes and labour disturbances.</li> <li>5. Malicious persons or vandals.</li> <li>6. Collision by vehicles, animals, aircraft or other aerial devices or articles dropped from them.</li> <li>7. i) Leakage of water from water tanks, pipes, fixed apparatus or fixed heating installation.</li> <li>ii) Leakage of heating fuel from a fixed heating installation.</li> <li>8. Violent Theft or attempted Violent Theft</li> </ol> | <p>a) Loss or damage due to any gradually operating cause.</p> <p>—</p> <p>a) Loss or damage to goods in freezers and/or refrigerators caused by failure of electricity as a direct or indirect consequence of a deliberate act by the supply authority and/or their employees.</p> <p>b) Loss or damage occurring whilst the home has been left unoccupied.</p> <p>a) Malicious damage caused by your paying guests or tenants or residents.</p> <p>b) When you have failed to notify the police.</p> <p>c) Loss or damage occurring whilst the home has been left unoccupied.</p> <p>a) Loss or damage caused by domestic animals or birds.</p> <p>a) Loss or damage whilst the home has been left unoccupied.</p> <p>b) Loss or damage to the component or appliance from which the water or oil leaks.</p> <p>c) Cost of locating and rectifying the source of leakage of water or oil.</p> <p>a) Loss or damage caused by your paying guests, tenants, residents or domestic helpers.</p> <p>b) When you fail to obtain a police report, identifying the items lost or damaged.</p> <p>c) Loss or damage occurring whilst your home has been left unoccupied.</p> |

| What's covered?  | What's not covered?   |
|--|---|
| 9. Falling radio and television receiving aerials (including satellite dishes) their fittings and masts. | —   |
| 10. Damage caused by falling trees or branches.  | a) Damages to trees.<br>b) The cost of removal of fallen trees or branches. |

### Personal Belongings and Valuables – Accidental Damage, in and away from your Home

This cover only applies when shown in your Schedule.

| What's covered?  | What's not covered?  |
|--|--|
| 11. We will pay for your Personal Belongings and Valuables in the event of Violent Theft, or Damage by Accidental means up to the Sum Insured shown in the Schedule in and away from Your home, whilst within the Geographical Limit and whilst temporarily elsewhere in the world for not more than 90 days in any Period of Insurance.<br><br>In the event of Violent theft or Accidental Damage occurring away from Your Home, and involving items not individually specified in the Policy Schedule, the insurer's liability shall be limited to one item per household member per occurrence.<br><br>The maximum amount payable shall not exceed the applicable Single Article Limit, less any applicable excess as stated in the policy. | a) Loss or damage caused by wear & tear, depreciation the process of cleaning, washing repairing or restoring any article, the action of light or atmospheric conditions, moth, vermin or any other gradually operating cause.<br>b) Damage to sports racquets, sticks, bats and clubs while in play.<br>c) Skis (including sticks and bindings) watercraft sub-aqua equipment camping equipment and riding track.<br>d) Contact and corneal lenses and hearing aids.<br>e) Confiscation or detention by customs or other officials.<br>f) Consequential loss.<br>g) Failure loss or damage not directly consequent upon or attributable to an accident including but not limited to electrical or mechanical breakdown.<br>h) Loss or damage due to business or professional use in respect of musical instruments, photographic and sporting equipment and accessories |

| What's covered? | What's not covered?  |
|-----------------|--|
|                 | i) Theft when you did not obtain a police report on the occurrence of the theft incident, identifying the items lost or damaged.<br>j) Loss or damage caused by your willful act.<br>k) Money, credit cards, securities, documents.<br>l) Theft from unattended road vehicle other than from a locked concealed luggage boot concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle.<br>m) Loss or damage to property dispatched by sea or air under a bill of landing, airway bill or similar document.<br>n) Breakage of strings of any musical instrument.<br>o) Motorcycles and other mechanically or electrically propelled vehicles.<br>p) Livestock and pets.<br>q) In respect of pedal cycles only: <ul style="list-style-type: none"> <li>▪ Loss or damage while being used for track racing or trade purposes</li> <li>▪ Theft unless in a building or securely locked to an immovable object</li> <li>▪ Loss of or damage to accessories unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time</li> <li>▪ Loss of or damage to bicycles whilst in transit under the care, custody, or control of any airline shall be excluded from coverage unless the bicycle is securely packed in a rigid, hard-shell case specifically designed for transportation.</li> </ul> |

| What's covered? | What's not covered?   |
|-----------------|---|
|                 | <p>r) Unexplained loss, misplacement of items or mysterious disappearance where there is no proof of Violent Theft or Accidental damage</p> <p>Loss of diamond or precious stones due to falling off from a jewelry, ornaments, watches or similar accessories where there is no proof of violent, sudden and external cause.</p> <p>The Insured has burden of proof to show that the loss meets this definition.</p> |
|                 | <p>s) Works of art, antiques, stamp, coin or medal collections, curios and fine rugs while located away from your Home</p>  |
|                 | <p>t) Gold, silver or platinum bullion or ingots.</p>   |
|                 | <p>u) Loss or damage due to any building work comprising alterations, renovations, additions and repairs to the building.</p>   |

## Section D: Money and Credit Cards

The most we will pay for any one event resulting in a claim is as follows:

- A limit of 5% of your Section C Personal Belongings and Valuables Sum Insured applies to loss or Damage to your money and Credit Cards in your Home.

### Special Conditions applicable to this Section:

#### 1. Excess

An amount of AED 250 will be deducted from any claim under each of the Section D of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

### Money and Credit Cards – Accidental Damage, in and away from your Home

This cover only applies when shown in your Schedule.

| What's covered?  | What's not covered?  |
|--|--|
| <p>1. We will provide cover for your Money and Credit Cards in the event of Violent Theft or Damage by Accidental means whilst within the Geographical Limit and whilst temporarily elsewhere in the world for not more than 90 days in any Period of Insurance.</p> <p>Credit Cards are insured only against any loss as a result of misuse by any unauthorised person following the Violent Theft of any such card before the card company has received notification of the loss and provided that you comply with the terms under which the card was issued.</p> <p>The maximum we will pay during the Period of Insurance for this Cover is 5% of your Personal Belonging and Valuables limit unless another amount is shown in the Schedule</p> | <p>a) Shortages due to error or omission.</p> <p>b) Losses not reported to the police or you did not obtain a police report on the occurrence of the theft incident, identifying the items lost or damaged.</p> <p>c) Loss of credit cards not reported to the card issuing company within 24 hours of discovery</p> |

## Section E: Personal Documents

The most we will pay for any one event resulting in a claim is as follows:

- A limit of AED 5000 applies to loss or Damage to your Personal Documents subject to maximum of AED 1000 per document.

### Special Conditions applicable to this Section:

#### 2. Excess

An amount of AED 100 will be deducted from any claim under each of the Section E of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

### Accidental Damage to Personal Documents

This cover only applies when shown in your Schedule

| What's covered?   | What's not covered?   |
|---|---|
| <p>1. The Company will reimburse the cost of making a duplicate passport, driving licence, work permit, residence permit, base pass and/or Iqama which is/are accidentally damaged or lost due to Violent Theft whilst within the Geographical Limit and while temporarily elsewhere in the world for not more than 90 days in any Period of Insurance.</p> <p>The maximum amount which can be indemnified is AED 1,000 per document subject to a maximum of AED 5000 for all documents during the Period of Insurance.</p> <p>Provided always that:</p> <ul style="list-style-type: none"> <li>▪ Reimbursement will be for the cost of making a similar duplicate, advertisement fees if required, fines and penalties if imposed and other out of pocket expenses for which bills must be produced.</li> <li>▪ The first AED 100 of each and every loss must be borne by you</li> <li>▪ This Cover applies only to You, Your Spouse and two children normally residing with You.</li> </ul> | <p>a) Cost for making a duplicate of document not similar to the original</p> <p>b) Advertisement fees if not required</p> <p>c) Fines and penalties if not imposed</p> <p>d) Out of pocket expenses without supporting bills</p> <p>e) Any renewal or extension costs of the lost or damaged document which You would have had to bear if there had been no loss</p> |

## Section F: Loss of Rent or Alternative Accommodation

The most we will pay for any one event resulting in a claim is as follows:

- A limit of 20% of your Section A Building(s) or Section B Contents Sum Insured.

- In the event that you have both Section A

and Section B, only one section can be claimed off.

### Special Conditions applicable to this Section:

#### 1. Excess

An amount of AED 1000 will be deducted from any claim

if it is claimed under Section A of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

An amount of AED 250 will be deducted from any claim if it is claimed under Section B of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

### Owners Loss of Rent or Alternative Accommodation

This cover only applies when shown in your Schedule

| What's covered?   | What's not covered?   |
|---|---|
| <p>1. If your home is made uninhabitable by any of the insured causes, we will pay either the rent you should have received for the uninhabitable property (for non-occupying landlord)</p> <p>OR</p> <p>the reasonable additional cost of comparable alternative accommodation (if occupying landlord).</p> <p>For non-occupying landlord, Claim amount will only be paid if you have a tenant currently renting your property, and the payment made will be paid based on the tenant's existing rental contract.</p> <p>We will pay up to a maximum of 12 months from the date your Home is made uninhabitable OR until your Home is fit to live in again, whichever occurs first, subject to a limit of 20% of the Building sum insured and up to a maximum limit of AED 500,000.</p> <p>In the event that you have both 'Section A - Building – Fire and Allied Perils' and 'Section B – Contents - Fire and Allied Perils' cover, only one section can be claimed off.</p> | <p>a) Excluding costs which you incur without our written permission.</p> |

## Occupiers Loss of Rent or Alternative Accommodation

This cover only applies when shown in your Schedule.

| What's covered?  | What's not covered?   |
|--|---|
| <p>1. If your home is made uninhabitable by any of the insured causes, we will pay either the rent you should have paid for the uninhabitable property<br/><br/>OR<br/><br/>the reasonable additional cost of comparable alternative accommodation</p> <p>We will pay up to a maximum of 12 months from the date your Home is made uninhabitable OR until your Home is fit to live in again, whichever occurs first, subject to a limit of 20% of the Contents sum insured and up to a maximum limit of AED 500,000.</p> <p>This cover is only payable if you reside in the premise you are insuring.</p> <p>In the event that you have both 'Section A - Building – Fire and Allied Perils' and 'Section B – Contents - Fire and Allied Perils' cover, only one section can be claimed off.</p> | <p>a) Excluding costs which you incur without our written permission.</p> |

## Section G: Legal Liability

The most we will pay for any one event resulting in a claim is as follows:

- A limit of AED 5,000,000 applies to Owners Legal Liability to the public or Occupiers Personal and Employers Legal Liability.
- A limit of AED 1,000,000

applies to Tenants Legal Liability unless a different Sum Insured is mentioned in your policy Schedule.

### Special Conditions applicable to this Section:

#### 1. Excess

An amount of AED 1000 will

be deducted from any claim if it is claimed under Section A of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

An amount of AED 250 will be deducted from any claim if it is claimed under Section B of the Policy unless a specific excess has been mentioned for any cover or in the Schedule.

## Owners Legal Liability to the public

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered?   |
|---|---|
| <p>1. Your legal liability as owner (not as occupier) of the Building for damages and Claimants costs and expenses in respect of</p> <ul style="list-style-type: none"> <li>i) Accidental bodily injury to any person</li> <li>ii) Accidental loss of or damage to material property occurring in or about the Building during the Period of Insurance.</li> </ul> <p>We will also pay all defence costs and expenses incurred with our written consent.</p> <p>Our liability for damages and claimant's costs and expenses resulting from one original cause shall not exceed AED 5,000,000.</p> | <p>a) Liability as occupier of the building or any other land or building.</p> <p>b) Bodily injury to any person under a contract of service or apprenticeship with you when such injury arises out of or in the course of his/her employment by you.</p> <p>c) Loss of or damage to property belonging to you or held in trust by you or in your custody or control.</p> <p>d) Liability arising directly or indirectly by through or in connection with any mechanically propelled vehicle licensed for road use.</p> <p>e) Liability assumed under any agreement unless such liability would have attached notwithstanding such agreement.</p> <p>f) Liability arising in connection with your business or profession.</p> <p>g) Liability arising in connection with any aircraft.</p> <p>h) Craft and vessels designed to be used on or in water</p> |

| What's covered? | What's not covered?   |
|-----------------|---|
|                 | <ul style="list-style-type: none"> <li>i) Any willful or malicious act</li> <li>j) Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/ or any mutant derivative or variations thereof however caused</li> </ul> |

### Occupiers Personal and Employers Legal Liability

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered?   |
|---|---|
| <p>2. If you are staying permanently in the property covered under this Insurance policy, we will indemnify You against Your legal liability for damages and claimants costs and expenses in respect of:</p> <ul style="list-style-type: none"> <li>i) accidental bodily injury to any person including Your domestic helper(s) and employees; or</li> <li>ii) accidental loss of or damage to material property.</li> </ul> <p>Point i and ii must occur during the Period of Insurance within the Geographical Limits and in the remainder of the world in respect of temporary visits up to 90 days per year.</p> <p>We will also pay all defense costs and expenses incurred with our written consent.</p> <p>Our liability for damage and claimant's costs and defense costs and expenses resulting from one claim shall not exceed AED 5,000,000.</p> | <ul style="list-style-type: none"> <li>a) Any liability arising directly or indirectly by, through or in connection with: <ul style="list-style-type: none"> <li>i) The ownership possession or use by you or on your behalf of any motorcycle or other mechanically propelled vehicle (other than motorised domestic gardening equipment used within the boundaries of the land belonging to your home).</li> <li>ii) Aircraft.</li> <li>iii) Craft and vessels designed to be used on or in water.</li> <li>iv) The occupation of land or buildings (other than your home or its grounds).</li> <li>v) The ownership of land buildings or immoveable property.</li> <li>vi) Any willful or malicious act.</li> <li>vii) Human Immunodeficiency Virus (HIV) and/or HIV related illness including acquired immune deficiency syndrome (AIDS) and/ or any mutant derivative or variations thereof however caused.</li> </ul> </li> <li>b) Any agreement unless such liability would have attached notwithstanding such agreement.</li> </ul> |

| What's covered? | What's not covered?  |
|-----------------|--|
|                 | <ul style="list-style-type: none"> <li>c) Arising directly or indirectly by through or in connection with the carrying on of any trade business or profession.</li> <li>d) Loss of or damage to property belonging to you or held in trust by you or in your custody or control.</li> <li>e) Any bodily injury contracted by you or your family members.</li> <li>f) Claims and losses based upon arising out of directly or indirectly resulting from or in consequences of or any way involving asbestos.</li> </ul> |

### Tenants Legal Liability

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered?  |
|---|--|
| <p>3. All sums up to AED 1,000,000 (or as mentioned in your Policy Schedule) for which you are legally responsible as Tenant for:</p> <ul style="list-style-type: none"> <li>3.1. Loss of or damage to the Home and landlords fixtures and fittings by any of the causes (Covers) 1 to 8 inclusive listed under 'Section A'.</li> <li>3.2. Accidental breakage of fixed glass forming part of the building including glass in solar panel units and fixed baths, shower trays, shower screens, bidets, wash basins, splash backs pedestals, sinks, lavatory pans and cisterns.</li> <li>3.3. Accidental damage by external means to: <ul style="list-style-type: none"> <li>a) Cables or underground pipes providing services to or from the building.</li> <li>b) Septic tanks and drain inspection covers.</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>a) Loss or damage excluded under any of the causes (exclusions) 1 to 8 listed under 'Section A'</li> <li>b) Loss or damage whilst your home has been left unoccupied</li> <li>c) Contractual liability of any type except liability arising out of the tenancy contract applicable to you by which you are a tenant of the insured premises.</li> </ul> |

## Section H: Accidental Injuries

The most we will pay for any one event resulting in a claim is as follows:

- A maximum limit of AED 50,000 applies to the benefit Fatal Injuries to You and your Spouse.
- A maximum limit of AED 30,000 applies to the benefit Accidental Injuries to your Domestic Helper.

### Special Conditions applicable to this Section:

#### 1. Excess

An amount of AED 250 will be deducted from any claim for Fatal Injuries to You and your spouse unless a specific excess has been mentioned in the Schedule.

### Fatal Injuries to You and your Spouse

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered? |
|---|---------------------|
| 1. In the event of Your death or of Your spouse as a direct result of injury caused in your Home by fire explosion lightning or thieves, we will pay in total the sum of AED 50,000 provided death ensues within three months of such injury. |                     |

## Section I: Domestic Helper

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered?  |
|---|--|
| 1. We will pay the sum(s) shown below in the event that a domestic helper sustains Accidental Bodily Injury during the Period of Insurance.<br><br>This cover is limited to a domestic helper named in the Schedule where the sponsorship for the residency visa is legally registered under Your name.<br><br>1. Death or Permanent Total Disablement: AED 30,000<br>2. Medical Expenses: AED 10,000<br>3. Repatriation Expenses: AED 5,000<br>4. Necessarily and reasonably incurred costs for funeral expenses and/or in transporting the insured person back to his/her normal country of residence in the event of his/her death or permanent total disablement following an accidental bodily injury. | Any claim arising from any of the following:<br>a) Hazardous pursuits and occupations.<br>b) Intoxicating liquor or drugs.<br>c) Self inflicted injury or illness.<br>d) Persons above the age of 65 or below the age of 18 at the time of the incident. |

## Section J: Home Assistance

The most we will pay for any one event resulting in a claim is as follows:

- A maximum limit of AED 2,100 per year applies under this section.

### Emergency Home Assistance

This cover only applies when shown in your Schedule

Company undertakes to provide an Emergency Repair Service to secure the dwelling and prevent further damage or loss occurring. It does not undertake to carry out full repairs, all repair works are subject to the limitations of cover and to the following definitions, conditions and exclusions as described herein. This service is not a replacement for a Home Policy and is not a maintenance Contract for the domestic dwelling. The cost of the call-out, labour and materials which are necessary for the Emergency Repair (Plumbing, Electrical, Locksmith, Glazing) will be borne by the service provider up to a maximum of AED 700 for each emergency, with a maximum of 3 (three) emergencies in each year (AED 2100/= per year). In the event that the cost of Emergency Repair exceeds the maximum allowable, the difference will be borne by the client.

For emergency home

assistance contact number UAE: 800292

### Definitions

#### The Service Company

Is the company provided by the Insurer for the purpose of supplying the covers of this Policy, directly or by means of its network, on the Insurer's behalf.

#### Emergency Repair

An Emergency Repair is defined as the repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage as a result of an unforeseen or sudden occurrence which results in damage to your domestic dwelling demanding immediate action.

#### Plumbing

Damages of house fixed plumbing/ fitting, producing damages to the property of the Insured. The community property or third parties plumbing, will not be considered relevant to housing, although they could be located in the Insured area.

#### Electricity

Lack of electric supply in some of the dwelling installation phases, whenever the origin of the damage is located within the domestic dwelling.

### Locksmith

Any risk impeding the insured access to the building, being necessary the intervention of a Locksmith or emergency services, by no other alternative route.

### Glasswork

Breaking of windows or any other vertical crystal surface belonging to the window structure, as long as the breakage determines a lack of protection from environmental accidents or any third party hostile action.

| What's covered?  | What's not covered?   |
|--|---|
| 1. <b>Plumbing</b> - In the event of breakage or damage to piping, leaks from sanitary fittings, fixed water installations within the domestic dwelling, The Service Company will send a Plumber, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage, when the condition of such installations permit such repair.  | a) Any work other than 'emergency repair' as defined.   |
| 2. <b>Electrical</b> - In the event of failure of electrical supply within the domestic dwelling as a result of a fault or damage to the internal electrical installation, The Service Company will send an Electrician, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage, when the condition of such installations permit such repair.   | b) Any work undertaken not within the domestic dwelling.  |
| 3. <b>Locksmith</b> - In the event of the domestic dwelling being made insecure or if it is impossible to gain entry, due to loss or theft of keys or damage to locks as a consequence of theft or any accidental cause, in the event that a child may have locked himself/ herself in a room, The Service Company will send a Locksmith, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage when the condition of such installations permit such repair. | c) The repair of damage arising from seepage/ leaking or dampness even as a result of breakage or damage of the piping or other installations.                |
| 4. <b>Glazing</b> - In the event of breakage of Glazing to external windows or doors which render the domestic dwelling insecure The Service Company will send a Glazier, who will carry out the Emergency Repair necessary to render the dwelling secure. The Service Company undertake to install a single glazed unit where possible, either permanent or temporary, to secure the dwelling. Where this is not possible, The Service Company will board up to secure the dwelling and eliminate the Emergency.                              | d) The repair of air conditioning installations, electrical showers, water filtration units, jacuzzis, drains and septic tanks outside of the dwelling house. |
|  | e) Repair to lighting such as bulbs or fluorescent tubes.   |
|  | f) Free standing electrical installations, such as lamps, home appliances.  |
|  | g) Alarm systems and telephone systems.   |
|  | h) Any work to double glazed units where one pane has remained intact.  |
|  | i) Any work to internal doors, etc.   |
|  | j) Any work to external doors or windows when access is possible by an alternative route.   |
|  | k) Any work to mechanical shutters, automatic garage doors.   |
|  | l) Any work to external doors not accessing the domestic dwelling direct.   |
|  | m) Any exclusion stated under the general exclusions chapter of this booklet.   |
|  | n) Any services provided by firms or individuals other than the Service Company appointed by us   |

## Legal Assistance

This cover only applies when shown in your Schedule.

| What's covered?   | What's not covered?   |
|---|---|
| 5. <b>Legal Assistance</b> - In the event of a landlord and tenant disagreement regarding the Insured's rental circumstances, the Insured is entitled to one phone call with an GIG appointed Property Dispute Lawyer in Dubai, to receive professional legal advice on the matter. | <ul style="list-style-type: none"> <li>a) Any further interactions with the GIG appointed legal firm apart from the initial consultation.</li> <li>b) Calls regarding any matter other than tenancy disputes.</li> <li>c) Any legal advice or assistance provided by firms or individuals other than the Property Dispute Lawyer appointed by us</li> </ul> |

## How to use the service

In the event that you need to utilize this service, you should send an e-mail to [home.claims@gig-gulf.com](mailto:home.claims@gig-gulf.com) or call us on 800 292 giving a short description of the dispute. Our claims team will review the dispute, and if covered, send your details on to our dispute lawyers who will contact you to discuss the subject within 48 hours.

## Section K: Personal Cyber

### Personal Cyber

This cover only applies when shown in your Schedule

This cover is specially

designed to protect you and your family from the financial losses and liabilities associated with cyber-related incidents for individuals. This cover is

applicable only if mentioned on your policy schedule

### Policy Cover Summary

Please note your Policy schedule will mention the plan, covers, limits and excess applicable to you:

| Benefits   | Cyber Comfort  |
|--|--|
| <b>Financial Protection</b>                      | <b>Aggregate Limit:</b> AED 18,000<br><b>Excess:</b> AED 400 |
| Direct Economic loss due to Identity Fraud/Theft | AED 11,000   |
| Online banking / credit cards frauds             | AED 11,000   |
| Loss on Internet Purchase or Online Purchase     | AED 11,000   |
| <b>Assistance / Support</b>                      |  |
| 24/7 Cyber Assistance                            | Covered  |

Click on the [LINK](#) for the wording of your Cyber Insurance. It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled.

### Cyber Claims process

In order to submit a claim request, please reach out to our call center using the below contact details:

**Toll Free** - 80009730536

**Landline** - +973 1721 8536

**Email** - [giggulf-cyberclaims@europ-assistance.com](mailto:giggulf-cyberclaims@europ-assistance.com)

**Contact us through Cyberior portal** - <https://cyberior.com/ae/contact-us/>

The insured will be provided with a claims Form, which will contain further instructions on what he/she will need to provide to process his/her claim.

### In the request of claim must be indicated:

- First and last name
- Date of birth
- Address
- Email
- Phone number
- National ID
- Day of ID theft event
- Passport or ID number
- A detailed account of

the incident, including dates, times, and nature of the fraud or cybercrime.

- Supporting documents like transaction records, screenshots, emails, or any communication related to the incident.
- Any prior communication with the bank or relevant authorities regarding the incident.

# 5 General Exclusions

We will not pay for:

1. War and terrorism  
Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing, concurrently or in any other sequence to the loss:

a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

b) Confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Any act of terrorism. For the purpose of

this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or

on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any chapter of the public in fear.

d) We will also not pay for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to a), b) and/or c) above.

2. Radioactivity

a) i) Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or consequential loss.

ii) Any legal liability of whatsoever nature. Directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.

Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.

b) Any accident, loss destruction or liability directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.

3. Sonic bangs

Loss, destruction or damage occasioned by

pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds.

4. Pollution or contamination

a) Any loss arising from pollution or contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by:

i) Pollution or contamination which itself results from a peril insured against.

ii) Any peril insured against, which itself results from a pollution or contamination.

b) Any liability in connection with disposed or dumped waste materials or substances.

5. Cyber risk losses arising directly or indirectly from:

a) The loss of, alteration of, or damage to

or

b) A reduction in the functionality,

availability or operation of:

a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment that results from the malicious or negligent transfer and any subsequent onward transfer (electronic or otherwise) of a computer program that contains any malicious and/or damaging code, including but not limited to computer virus, worm, logic bomb, or trojan horse and which can be identified as the cause of loss.

6. Unexplained loss, misplacement of an item, mysterious disappearance is not considered as theft for the purpose of this policy.

7. Any loss or damage directly or indirectly related to the use of defective materials,

defective design or faulty workmanship.

8. Any loss of or damage to crops, trees and plants.

9. Sanctions and limitations exclusion:  
We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

10. Any claim regarding a drone or resulting from the usage of a drone.

11. Pandemic Exclusion Clause: it is hereby declared and agreed that notwithstanding anything written in policy contained to the contrary, the company shall not be liable for any loss directly or indirectly caused by Pandemic / Epidemic.

# 6 General Conditions

subject otherwise to the terms , conditions , extensions and exclusions of this policy.

## 12. Communicable Diseases Liability Exclusion clause.

This insurance does not include any cover for any loss, damage, cost or any other expense related to Communicable Disease "Bodily injury" or "property damage" arising out of the actual or alleged transmission of a communicable disease.

## 13. Any consequential loss unless mentioned specifically.

## 14. Loss or damage due to any gradually operating cause.

## 15. Loss of diamond or precious stones due to falling off from a jewelry, ornaments, watches or similar accessories where there is no proof of violent, sudden and external cause.

### 1. Interpretation

The Schedule and the Sections form part of this Policy and the expression 'this Policy' wherever used in this contract shall be read as including the Schedule and any attached Sections Specifications or Endorsements. Any word or expression to which specific meaning has been given in any part of this Policy shall bear that meaning wherever it appears.

### 2. Duty of Care

- a) You and any other person to whom this insurance applies shall take all reasonable precautions to prevent accidents loss or damage.
- b) All property insured under this Policy shall be maintained in good condition.

### 3. Claims

#### Your Duty

You shall on the happening of any event likely to lead to a claim under this Policy:

- a) Notify the police immediately if any property is stolen or maliciously damaged.
- b) Report in writing to us without unnecessary

delay and provide all information and assistance which we may reasonably require.

- c) Take all reasonable steps to recover any stolen property and advise us without unnecessary delay if such property is returned to you.
- d) Forward all correspondence, legal process or any other document to us unanswered.
- e) Refrain from discussing liability with any third party.

#### Our Rights

- a) We shall be entitled to:
  - i) Take over and conduct in your name the defense or settlement of any claim; or
  - ii) Prosecute in your name for our own benefit, any claim for indemnity or damages or otherwise.

- b) We shall have full discretion in the conduct of any proceedings and in the settlement of any claim.

- c) No property may be abandoned to us.

### Limits

In respect of any claim or series of claims for which this Policy indemnifies you against your legal liability we may at any time pay you:

- a) The limit of indemnity (after deduction of any sum(s) already paid as compensation); or
- b) Any lesser amount for which such claim(s) can be settled. Once the payment is made we shall relinquish the conduct and control of and be under no further liability in connection with the claim(s) except for the payment of costs and expenses recoverable or incurred prior to the payment date.

### 4. Underinsurance

If on the happening of a claim the property at risk is of greater value than the Sum Insured, the amount payable will be reduced in proportion.

- a) Section B:
  - i) If the Contents Sum Insured stated on your policy schedule is AED 350,000 or less, the Insurance by this Policy is arranged on the

basis of first loss up to an amount stated in the Schedule of this policy, where it is agreed that the Underinsurance Clause of this Policy is hereby deleted.

ii) If the Contents Sum Insured stated on your Policy Schedule is beyond AED 350,000 the Underinsurance Clause as stipulated above is applicable.

b) Section C:

i) If the Personal Belongings Sum Insured stated on your Policy Schedule is AED 150,000 or less, the Insurance by this policy is arranged on the basis of first loss up to an amount stated in the Schedule of this Policy, where it is agreed that the Underinsurance Clause of this Policy is hereby deleted.

ii) If the Personal Belongings Sum Insured stated on your Policy Schedule is beyond AED 150,000 the Underinsurance Clause as stipulated

above is applicable.

c) Section A: The Underinsurance Clause as stipulated above is applicable.

### 5. Cancellation

We may cancel this Policy by sending 30 days' notice to your last known address and you shall be entitled to a return of premium corresponding to the unexpired Period of Insurance for which premium has been paid. You may cancel this Policy by sending 30 days' notice to Us and if there are no paid or outstanding claims or any circumstance leading to a loss or damage, you shall be entitled to a return of premium corresponding to the unexpired Period of Insurance for which premium has been paid, less an administration fee of AED 50.

There will be no refund premium if the policy is expired.

### 6. Changes in Circumstances

In case of any material change to the facts declared by the Insured in the proposal form or otherwise without Our written consent, this Policy shall be voidable.

### 7. Jurisdiction

This Policy applies only to judgments delivered by or obtained from a court of competent jurisdiction in United Arab Emirates.

### 8. Arbitration

If any difference arises out of this Policy, we shall immediately notify you in writing of your right to refer the difference to arbitration. Such difference shall be referred to the decision of an arbitrator to be appointed in writing by the parties in dispute, or if they cannot agree upon a single arbitrator to the decision of two arbitrators, one to be appointed in writing by each party within one calendar month after having been required in writing to do so, by either of the parties or in case the arbitrators do not agree of an umpire appointed in writing by the arbitrators before entering upon the reference. The umpire shall sit with the arbitrators and preside at their meetings and the making of an award shall be a condition precedent to any right of action against the Company.

If we shall disclaim liability for any claim hereunder and such claim shall not occur

within 24 calendar months from the date of such disclaimer has been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

### 9. Your Duty to Comply with Policy Terms

Without prejudice to our other rights, your observance of the terms of this Policy is a condition precedent to our liability to make any payment under this Policy.

### 10. Fraud

If any claim is in any respect fraudulent or if any fraudulent means including inflation or exaggeration of the claim or submission of forged or falsified documents are used to obtain benefit by you or anyone acting on your behalf, all benefits under the Policy shall be forfeited.

### 11. Other Insurance

If there is any other insurance covering the same contingencies, we shall not be liable to pay or contribute more than our rateable proportion.

### 12. Extension for Unoccupied number if days

Inform us if your home is to be left unoccupied for more than 60 consecutive days for which an additional premium may be required if we agree to extend the unoccupancy period.

### 13. Change of Address

Subject to us being informed within seven days after removal to another address within the Geographical Limit and payment of any additional premium required, this Insurance shall continue to apply provided such new dwelling is built of brick, stone or concrete roofed with incombustible material is self-contained and not used for any business purpose.

### 14. Any Article Exceeding Single Article Limit

Proof of value will be required when making a claim for an item valued in excess of the Single Article Limit. We recommend that you retain copies of receipts, valuations, photographs, instructions booklets and guarantee cards to assist in the event of a claim. We may require evidence that the item existed and was in your possession.

### 15. Sale of Home

If you enter into a contract to sell any building insured by this Policy and between exchanges of contracts and completion of the sale, such building is destroyed or damaged, the purchaser shall be entitled to any benefit from this insurance in respect of such destruction or damage when the sale is completed, provided that the building is not otherwise insured by the purchaser or on his/her behalf.

In case of any difference between English and Arabic text, the Arabic text will prevail.

## 7 Claims Procedure

Notify the Insurer immediately after the occurrence of a claim, and provide all the information and assistance which we may reasonably require.

You can contact us through

**Call Centre:** 800 292

**E-mail:**  
[home.claims@gig-gulf.com](mailto:home.claims@gig-gulf.com)

**Website:** [www.giggulf.ae](http://www.giggulf.ae)

**Or any of our branches**

Following your initial contact, we will e-mail you a list of preliminary documents required for the claim registration and to initiate the claim process.

However, GIG may require additional documents, according to the type of claim.

The Insured cannot dispose of any of the claimed items, and is responsible for keeping the damaged items available for survey (exception for perishable items such as food).

After notifying us of the occurrence of the claim incident, we will request relevant documents including but not limited to:

- Police Report
- Original purchase

- receipt or proof of ownership of the item
- Proof of existence of the item
- Evidence relating to the incident
- Official documentation relating to the Insured or the item
- Photographs of valuables or copies of valuations in the event of theft or loss.

## 8 Complaints Procedure

At GIG Gulf, we are committed to providing you with the highest level of customer service. We also realise that from time to time, things can go wrong.

Therefore, when you are not completely satisfied, we recommend that you contact our dedicated complaints department.

Usually, one of our agents will be able to resolve your issues or queries immediately, however, if you feel the matter requires an escalation, you can file a formal complaint and your complaint will always be treated fairly and confidentially.

**You can file your complaint in any of the following ways:**

1. Visit our website and register your complaint. When you submit a complaint, we will contact you within (1) one working day to acknowledge your complaint and provide you with a complaint reference number which will be used in all future communications. We will also explain the next steps in the process and provide you with details on how to contact us to discuss your complaint.

Alternatively, should you not have an email address or access to the internet, you can choose one of the following means to contact us:

2. Send a letter to the management:

**Dubai:** Gulf Insurance Group (Gulf) B.S.C.(c), P.O. Box 5862, Dubai, United Arab Emirates

**Abu Dhabi:** Gulf Insurance Group (Gulf) B.S.C. (c), P.O. Box 5630, Abu Dhabi, United Arab Emirates

3. Call us on 800292 and request our customer service team to register your complaint.

4. Walk into one of our branches and request our customer service team to register your complaint.

We will endeavour to complete our investigation and share with you the outcome of your complaint within (7) seven working days. If this is not possible, we will let you know and keep you updated throughout the process.

If you are subsequently dissatisfied with our final response or any delay in our response

(beyond 15 (working days)), you may refer your complaint to the Insurance Regulator. You can do so by sending the details of your complaint, stating the GIG Gulf Complaint Reference Number, to the relevant regulator:

**For all UAE Insurance complaints, you can contact Sanadak using the following details:**

**Website:**  
[www.sanadak.gov.ae/en/](http://www.sanadak.gov.ae/en/)

**E-mail:**  
[info@sanadak.gov.ae](mailto:info@sanadak.gov.ae)

**Toll Free:**  
800SANADAK (800 72 623 25)



800 292  
giggulf.ae

**Gulf Insurance Group (Gulf) B.S.C. (c)**

Floor 39, Churchill Executive Tower, Business Bay

P.O. Box 5862, Dubai - United Arab Emirates

Telephone: +971 4 4476111

Email: [info@gig-gulf.com](mailto:info@gig-gulf.com), Website: [www.giggulf.ae](http://www.giggulf.ae)

Registered in the Insurance Companies Register - Certificate no. (69) dated 22/01/2002.

Subject to the provisions of Federal Law no. (6) of 2007 concerning the establishment of  
Insurance Authority and Organisation of its work.