

HOME ALL RISKS INSURANCE POLICY

CONTENTS

I.	Introduction	3
II.	Definitions	4
III.	Covers	6
	Section 1 Buildings	6
	Section 2 Contents	12
	Section 3 Personal Belongings	19
	Section 4 Domestic Helpers	22
IV.	Special Conditions	24
V.	General Exclusions	27
VI.	General Conditions	29
VII.	General Information	31
VIII.	Complaints Procedure	32

I. INTRODUCTION

This policy is an agreement between you (the person shown in the Schedule as the Insured) and us (Qatar Insurance Co.). This Policy provides you and your family with a simple and comprehensive coverage for your home, household contents, personal belongings, legal liability and much more.

Basis and Scope of Cover

The Proposal made by you is the basis of this contract. We will not pay benefits or arrange for assistance if any part of your Proposal, or any further changes you ask to make to this Policy are deliberately fraudulent. This Policy, the Proposal and the Schedule should be read together and form the contract of insurance. They tell you which Sections apply to your Policy and describe your cover.

We will provide Insurance within the terms of this Policy for those Sections specified in the Schedule in respect of events occurring during the Period of Insurance for which you pay and we agree to accept a premium.

On receipt of your Policy

We advise that you read this Policy and the attached Schedule carefully to make sure that this Policy provides you the protection you require. The Schedule specifies the cover you have selected; it is your evidence of insurance and may be required in the event of a claim. Please return the Schedule immediately to us if any details are mentioned incorrectly.

Cooling-off Period

Please ensure that your Policy provides the cover what you want. If not, please inform us immediately. If you return it to us within 14 days of its receipt, we will refund the Premium less AED 50 for administrative expenses, provided you have not made a claim during the trial period.

Changes that affect the Policy

You must inform us immediately if at any time during the Period of Insurance any of the information on which this Insurance is based changes significantly; for example, if anything happens to change the location, use, nature, quantity or value of property insured. Changes will take place only after we have agreed and issued an endorsement to the Policy.

II. DEFINITIONS

The words/phrases defined below will have the same meaning wherever they are shown in your Policy (unless stated otherwise):

Accident / Accidental / Accidental Damage

Damage caused by suddenly and unexpectedly by an outside force. This does not include damage caused by a deliberate act of any member of your household.

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 / Buildings

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 fittings and interior decorations situated at the Home address as stated in the Schedule.

Contents

Household goods and personal effects (including Personal Money up to AED 2,500) belonging to you (or for which you are legally responsible) or to resident Domestic Helpers whilst within your Home, including fixtures and fittings belonging to you (or for which you are responsible) not being landlord's fixtures fittings and interior decorations.

Company/Insurer/We/Ours/Us

QATAR INSURANCE CO.

Credit Cards

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

Domestic Helper

A person employed by you to carry out domestic duties in connection with your Home and its land, and not employed by you in any capacity in connection with any other business, trade or profession.

Excess

The first amount you will have to pay towards each separate claim

Geographical Limits

The country where your Home is situated as stated in the Schedule

Heave

Expansion or swelling of the land beneath the buildings resulting in upwards movement.

Home

The private dwelling and its garages and outbuildings all located at the Home address shown in the Schedule and used solely for domestic purposes

Insured/Insured person /you/your/your household

The person(s) named in the Schedule, members of the family permanently residing with him/her and Domestic Helpers employed by him/her

Landslip

Movement of land down a slope.

Period of Insurance

12 Months encompassing the time between the exact hour and date of Policy inception and the hour and date of Policy expiration or until cancelled. Each renewal represents a new Period of Insurance.

Personal Belongings

Luggage, clothing, jewellery, watches, furs, binoculars, sports, musical and photographic equipment and items which you normally wear, or carry with you. All items must belong to you or be your legal responsibility.

Personal Money

Current legal tender, cheques, money orders, postal orders, current postage stamps (not being part of a collection), travelers cheques, travel tickets, luncheon vouchers, gift tokens and phone cards all held for social, domestic or charitable purposes; all to an amount not exceeding AED 2,500

Portable Equipment

Sports, musical, photographic and other portable equipment including laptop computers, mobile telephones and the like

Schedule

The document attached to this Home All Risks 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

Settlement

Downward movement of the land beneath the Buildings as a result of compaction due to the weight of the Buildings.

Subsidence

Downward movement of the land beneath the Buildings that is not as a result of Settlement.

Sum 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

AED 5,000 unless another amount is shown in the Schedule

Unoccupied

Not lived in by you or by any other person with your permission for more than 45 consecutive days

Valuables

Stamp coin or medal collections curios pictures or other works of art rugs or carpets articles of gold silver or other precious metal jewellery or fur

III. COVERS

SECTION 1 – BUILDINGS

What is covered	What is not covered
	<p>Under the BUILDINGS SECTION we will not cover:</p> <ul style="list-style-type: none"> • the Excess(es) shown in the Schedule (no Excess applies to Covers C, D and I of this Section). • damage by wet or dry rot arising from any cause, except as a direct result of a claim we have already paid, and where repair or preventative action was carried out by a tradesperson we have approved; • anything set out in the GENERAL EXCLUSIONS section of this policy booklet.

Cover A

The Buildings

What is covered	What is not covered
<p>We will provide cover for loss of or damage to the buildings caused by any of the following:</p>	
<p>1. (a) Fire, explosion, lightning or earthquake. (b) Smoke.</p>	<p>Under (b) we will not cover loss or damage that happens gradually</p>
<p>2. Storm or Flood</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> • caused by frost; • to fences, gates and hedges; • that happens gradually.
<p>3. (a) Riot, civil unrest, strikes and labour or political disturbances. (b) Malicious people or vandals</p>	<p>Under (b) we will not cover loss or damage:</p> <ul style="list-style-type: none"> • Caused by paying guests, tenants, or Domestic Helpers or you; • That happens after the Home has been left Unoccupied.
<p>4. Being hit by:</p> <p>(a) Aircraft or other flying objects, or anything falling from them;</p> <p>(b) Vehicles or animals.</p>	<p>Under (b) we will not cover loss or damage caused by domestic animals.</p>
<p>5. Water</p> <p>(a) escaping suddenly and accidentally from water tanks, pipes, equipment or fixed heating or cooling systems. (b) freezing in tanks, equipment or pipes.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> • that happens after the Home has been left Unoccupied; • to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the home; • by Subsidence, Heave or Landslip caused by water escaping.

<p>6. Heating fuel leaking suddenly and accidentally from a fixed heating system.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • loss or damage that happens after the Home has been left Unoccupied; • loss or damage to the container, component or appliance from which the oil escapes; • cost of locating and rectifying the source of escape of oil.
<p>7. Theft or attempted theft involving forcible and violent entry to or exit from the building.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Loss or damage occurring while your Home has been left Unoccupied • Loss or damage caused by you, your paying guest or tenants or residents
<p>8. Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.</p>	
<p>9. Falling trees or branches, lamp posts or telegraph poles.</p>	<p>We will not cover costs you have to pay for:</p> <ul style="list-style-type: none"> • removing the part of the tree that is still below ground; • restoring the site.
<p>10. Subsidence or Heave of the land on which the Buildings stand, or Landslip.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the home unless we also accept a claim for Subsidence, Heave or Landslip damage to the home; • damage if you knew when this policy started that any part of the buildings had already been damaged by Subsidence, Heave or Landslip, unless you told us about this and we accepted it; • damage caused by riverbank or coastal erosion; • damage to solid floors caused by infill materials settling, swelling or shrinking; • damage caused by Settlement or by shrinkage or expansion of parts of the buildings; • damage caused by faulty or unsuitable materials, design or poor workmanship.

Cover B

Loss of Rent and the Cost of Alternative Accommodation

What is covered	What is not covered
<p>If your Home is not fit to live in following loss or damage covered by Cover A of this Section, we will pay:</p> <ul style="list-style-type: none"> i. the reasonable cost of similar alternative accommodation for you and your pets; ii. ground rent which you have to pay; iii. rent which should have been paid to you. <p>This will apply during the time needed to restore your home to a condition which is fit to live in.</p> <p>All such payments shall not exceed 20% of the Buildings Sum Insured</p>	

Cover C

Emergency Access

What is covered	What is not covered
<p>We will provide cover for damage to the Home following necessary access to deal with a medical emergency or to prevent damage to the Home.</p> <p>All such payments shall not exceed 10% of the Buildings Sum Insured</p>	

Cover D

Emergency Access - Garden

What is covered	What is not covered
<p>We will provide cover for damage to the garden within the boundaries of the Home following necessary access to deal with a medical emergency or to prevent damage to the Home.</p> <p>All such payments shall not exceed 10% of the Sum Insured for garden.</p>	

Cover E

Tracing and Accessing Leaks

What is covered	What is not covered
<p>If the Buildings are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the Home, we will pay the reasonable cost of removing and replacing any other part of the Buildings necessary to find the source of the leak and making good.</p> <p>All such payments shall not exceed 5% of the Buildings Sum Insured</p>	

Cover F

Breakage of Fixed Glass and Sanitary Fixtures

What is covered	What is not covered
<p>We will cover accidental breakage of fixed glass forming part of the Buildings 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)</p> <p>We will pay the reasonable costs of replacing the damaged item(s) subject to a maximum of AED 10,000 any one occurrence.</p>	<p>We will not cover breakage occurring while the Home has been left Unoccupied</p>

Cover G

Damage to Services

What is covered	What is not covered
<p>We will cover accidental damage by external means to</p> <ul style="list-style-type: none"> i. Cables or underground pipes providing services to or from the Building ii. Septic tanks and drain inspection covers for which you are legally held responsible <p>All such payments shall not exceed 10% of the Buildings Sum Insured</p>	

Cover H

Selling your Home

What is covered	What is not covered
<p>If you enter into a contract to sell any Building insured by this policy, and the Building is destroyed or damaged before the sale has been completed, the buyer will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.</p>	

Cover I

Your liability to the public as the owner of Building

What is covered	What is not covered
<p>We will cover 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"> i. Accidental bodily injury to any person ii. Accidental loss of or damage to material property <p>Occurring in or about the Building during the Period of Insurance.</p> <p>We will also pay all defence costs and expenses incurred with our written consent.</p> <p>Our liability for damages and claimants costs and expenses resulting from one original cause, Limit as per the Policy Schedule.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Liability as occupier of the Building • 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 • Loss of or damage to property belonging to you or held in trust by you or in your custody or control • Liability arising directly or indirectly by through or in connection with any mechanically propelled vehicle licensed for road use • Liability assumed under any agreement unless such liability would have attached notwithstanding such agreement • Liability arising in connection with your trade business or profession

Cover J

Extra Accidental Damage

What is covered	What is not covered
<p>We will provide cover for all other accidental damage to the buildings that is not covered by Covers A, C, D, F & G above.</p> <p>All such payment shall not exceed 10% of the Buildings Sum Insured</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • damage caused by wear and tear, Settlement, shrinkage, vermin, insects, fungus, weather conditions or any damage which happens gradually; • damage caused by water entering the Home regardless of how this happened (please note – certain water damage is covered under Cover A please refer to page 6); • damage caused by chewing, scratching, tearing or fouling by domestic animals; • damage caused by faulty or unsuitable materials or design or poor workmanship; • damage caused by building alterations, renovations, extensions or repairs; • damage excluded under The Buildings Section; • maintenance and normal redecoration costs; • damage by Subsidence, Heave or Landslip; • damage caused by paying guests or tenants. • the Excess shown in the Schedule • anything set out in the GENERAL EXCLUSIONS section of this policy booklet.

SECTION 2 – CONTENTS

This Section only applies when shown in your Schedule

What is covered	What is not covered
	<p>Under the CONTENTS SECTION we will not cover:</p> <ul style="list-style-type: none"> • the Excess(es) shown in the Schedule (no Excess applies to Covers G, I and L hereunder); • property insured by any other policy; • bonds, stocks, shares and documents of any kind unless included under Personal Money; • motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these; • any part of the structure of the Home including ceilings, wallpaper and the like; • items used for business or professional purposes; • any living creature; • anything set out in the GENERAL EXCLUSIONS section of this policy booklet.

Cover A

Contents in your Home

What is covered	What is not covered
We will provide cover for loss of or damage to the Contents in the Home caused by any of the following:	
1. (a) Fire, explosion, lightning or earthquake. (b) Smoke.	Under (b) we will not cover loss or damage that happens gradually
2. Storm or Flood	We will not cover loss or damage that happens gradually
3. (a) Riot, civil unrest, strikes and labour or political disturbances. (b) Malicious people or vandals	<p>Under (a) and (b) we will not cover loss or damage to food stored in freezers or fridges caused by a deliberate act, or by strikes by the company (or its employees) supplying your power.</p> <p>Under (b) we will not cover loss or damage:</p> <ul style="list-style-type: none"> • Caused by paying guests, tenants, or Domestic Helpers or you; • That happens after the Home has been left Unoccupied.

<p>4. Being hit by:</p> <p>(a) Aircraft or other flying objects, or anything falling from them;</p> <p>(b) Vehicles or animals.</p>	<p>Under (b) we will not cover loss or damage caused by domestic animals.</p>
<p>5. Water escaping suddenly and accidentally from water tanks, pipes, equipment or fixed heating or cooling systems.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • loss or damage that happens after the Home has been left Unoccupied; • loss or damage to the container, component or appliance from which the water escapes; • cost of locating and rectifying the source of escape of water.
<p>6. Heating fuel leaking suddenly and accidentally from a fixed heating system.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • loss or damage that happens after the Home has been left Unoccupied; • loss or damage to the container, component or appliance from which the oil escapes; • cost of locating and rectifying the source of escape of oil.
<p>7. Theft or attempted theft.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • loss or damage that happens after the Home has been left Unoccupied • theft by deception, unless deception is used only to get into the Home; • theft of Personal Money, unless someone has broken into or out of the Home by using force and violence or has got into the Home by deception; • theft if you live in a self-contained flat or apartment and the theft is from any part of the building that other people have access to; • theft if you live in a non-self-contained flat or apartment, unless someone has broken into or out of the Home by using force and violence or has got into the Home by deception; • theft from communal garages or outbuildings, unless someone has broken into our out of the communal garage or outbuilding by using force and violence; • loss or damage caused by paying guests, tenants, residents, Domestic Helpers or You; • theft or attempted theft when you have failed to notify the police authorities;
<p>8. Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.</p>	
<p>9. Falling trees or branches, lamp posts or telegraph poles.</p>	

<p>10. Subsidence or Heave of the land on which the Buildings stand, or Landslip</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • damage caused by riverbank or coastal erosion; • damage caused by faulty or unsuitable materials, design or poor workmanship
<p>11. Accidental Damage to:</p> <p>(a) Television sets (including digital and satellite receivers), DVD/video players and recorders, games consoles, home computers and audio equipment in the Home;</p> <p>(b) Receiving aerials, dishes and CCTV (closed circuit television) cameras fixed to the Home;</p> <p>(c) Mirrors, glass tops on furniture, fixed glass in furniture and ceramic glass in cooker hobs in the Home.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Games consoles, audio/visual equipment, laptops or computer equipment designed to be portable; • Digital/video cameras and satellite navigation systems; • Radio transmitters, mobile phones and hearing aids; • Damage caused by fitting a battery incorrectly; • Failures, loss or damage not directly consequent upon or attributable to an accident including but not limited to electrical or mechanical breakdown; • Failure to use in line with the manufacturer's instructions; • Damage caused by chewing, scratching, tearing or fouling by domestic animals; • Damage caused by wear and tear or anything which happens gradually; • Damage caused by the process of cleaning, washing, repairing or restoring any item; • Anything set out in the GENERAL EXCLUSIONS section of this Policy.
<p>12. Accidental Damage to Contents while in your Home</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Damage to clothing, contact lenses, stamps, food in freezers and pedal cycles; • Damage by wear, tear, depreciation, action of light, atmospheric conditions or any gradually operating cause • Damage arising from moth, vermin, insects, fungus, infestation, damp, rust, wet or dry rot; • Damage caused by fitting a battery incorrectly; • Failures, loss or damage not directly consequent upon or attributable to an accident including but not limited to electrical or mechanical breakdown; • Failure to use in line with the manufacturer's instructions; • Damage caused by chewing, scratching, tearing or fouling by domestic animals; • Damage caused by wear and tear or anything which happens gradually; • Damage caused by the process of cleaning, washing, repairing or restoring any item; • Anything set out in the GENERAL EXCLUSIONS section of this Policy.

Cover B

Contents Temporarily Removed

What is covered	What is not covered
<p>We will cover Loss of or damage to Contents not exceeding 20% of the Sum Insured in total by any of the causes listed under Cover A while temporarily removed for cleaning, renovation, repair or other similar purposes elsewhere on the same premises or to any other premises within the Geographical Limits.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Loss or damage by theft, unless someone has broken into or out of a building by using force and violence or deception to get in; • Loss or damage caused by storm or flood to Contents that are not in a building; • Loss or damage if Contents have been removed for sale or exhibition or placed in a furniture depository.

Cover C

Contents in the Open

What is covered	What is not covered
<p>Loss of or damage to Contents not exceeding AED2,500 in total by any of the causes listed under Cover A whilst in the open but within the boundaries of the land belonging to your Home.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Loss or damage that happens after the Home has been left Unoccupied; • Loss of or damage to pedal cycles; • Loss of or damage caused by water, storm, flood or dust; • Rusting, oxidation and discoloration

Cover D

Replacing Locks

What is covered	What is not covered
<p>If keys to the locks of</p> <ol style="list-style-type: none"> a. external doors of your Home b. alarm systems or domestic safes fitted in your Home <p>are accidentally lost or stolen we will pay the cost of replacing locks or lock mechanisms up to AED 1,000.</p>	<p>We will not cover replacement of locks when you have failed to notify the Police authorities about the accidental loss or theft of keys.</p>

Cover E

Food in Deep Freezer

What is covered	What is not covered
<p>Loss or damage to food not exceeding AED 2,500 in total contained in deep freezer unit(s) situated within your Home as a result of:</p> <ol style="list-style-type: none"> a rise or fall in temperature contamination by refrigerant or refrigerant fumes failure of the supply of electricity due to a cause listed under Cover A. 	<p>We will not cover loss or damage caused by</p> <ul style="list-style-type: none"> a deliberate act, or strikes by the company (or its employees) supplying your power; disconnecting or switching off the electricity supply whether accidental or otherwise at your Home; your Home being Unoccupied.

Cover F

Household Removals

What is covered	What is not covered
<p>We will pay up to 20% of Contents Sum Insured for sudden and unexpected loss of or physical damage to your Contents (but not Personal Money) while they are being moved to your new permanent Home within the Geographical Limits by professional removers. This includes while they are temporarily stored for up to seven days in furniture storage.</p>	<p>We will not cover:</p> <ol style="list-style-type: none"> Damage arising from wear tear, depreciation the action of light; Damage due to atmospheric conditions moth vermin infestation damp rust wet or dry rot; Any gradually operating cause the process of cleaning washing repairing or restoring any article electrical or mechanical breakdown consequential loss; Personal Money, coins, jewellery, furs, articles of gold or platinum, precious stones, securities, deeds or documents of any kind, business books, manuscripts and stamps; Damage during sea and/or air transits; Damage to china, glass and similar brittle items, unless they have been packed by professional packers; Loss or damage that is not reported to us within seven days of your Contents being delivered to your new Home.

Cover G

Fatal Injury Benefit

What is covered	What is not covered
<p>We will pay in total the sum of AED 50,000 if you and/or your spouse die as a direct result of injury caused in the Home by fire, explosion, lightning or intruders provided death ensues within three months of such injury.</p>	

Cover H

Visitor's Personal Effects

What is covered	What is not covered
<p>We will pay for loss or damage to your visitor's Personal Belongings (other than cash, currency, Valuables, documents) by any of the causes listed in Cover A and happening in your Home, Limit as per the Policy Schedule.</p>	

Cover I

Occupiers Personal and Employers Liability

What is covered	What is not covered
<p>We will cover your legal liability to pay damages and claimants costs and expenses in respect of</p> <ol style="list-style-type: none"> a. accidental Bodily Injury to any person including your Domestic Helper(s) b. accidental loss of or damage to material property <p>Occurring during the Period of Insurance within the Geographical Limits and in the remainder of the world in respect of temporary visits. We will also pay all defense costs and expenses incurred with our written consent.</p> <p>Our liability for damage claimant's costs and defense costs and expenses resulting from one original cause, Limit as per the Policy Schedule.</p>	<p>We will not cover liability</p> <ol style="list-style-type: none"> a. Arising directly or indirectly by through or in connection with <ol style="list-style-type: none"> i. the ownership possession or use by you or on your behalf of any motorcycle or other mechanically propelled vehicle (other than motorized domestic gardening equipment used within the boundaries of the land belonging to your Home) ii. aircraft iii. caravans iv. boats, boards, craft and vessels designed to be used on or in water v. the occupation of land or Buildings (other than your Home or its grounds) vi. the ownership of land Buildings or immobile property vii. any willful or malicious act viii. the transmission of any communicable disease or virus by you including but not limited to 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 b. Assumed under any agreement unless such liability would have attached in the absence of such agreement c. Arising directly or indirectly by through or in connection with the carrying on of any trade business or profession d. For loss of or damage to property belonging to you or held in trust by you or in your care, custody or control e. For any Bodily Injury or illness contracted by you or your family members f. For claims and losses based upon arising out of directly or indirectly resulting from or in consequences of or any way involving asbestos

Cover J

Prams and Wheelchairs

What is covered	What is not covered
We will pay up to AED 1,000 if a pram or wheelchair is stolen or damaged anywhere in the world. Accessories are only covered if they are stolen with your pram or wheelchair.	

Cover K

Loss of Metered Water

What is covered	What is not covered
We will provide cover up to AED 1,000 for sudden and accidental loss of metered water.	

Cover L

Emergency Access

What is covered	What is not covered
We will provide cover for damage to Contents up to 10% of Contents Sum Insured under following necessary access to the Home to deal with a medical emergency or to prevent damage to the Home	

Cover M

Title Deeds

What is covered	What is not covered
If you are the Owner of your Home, we will pay the cost of preparing new title deeds to the Home up to AED 1,000, if they are lost or damaged by any of the causes listed under Cover A.	

Cover N

Loss of Rent and the Cost of Alternative Accommodation

What is covered	What is not covered
if your Home is not fit to live in following loss of or damage to Contents for which we will pay a claim under this Section, we will pay up to 20% of Contents Sum Insured for the reasonable cost of similar alternative accommodation, or ground rent which you have to pay, for the time necessary for your Home to be restored to a condition which is fit to live in.	

SECTION 3 – PERSONAL BELONGINGS

This Section only applies when shown in your Schedule

Cover A

Personal Belongings, Valuables and Portable Equipment

What is covered	What is not covered
<p>We will pay for your Personal Belongings, Valuables and Portable Equipment in the event of loss or damage by accidental means up to the Sum Insured shown in the Schedule while within the Geographical Limits and while temporarily elsewhere in the world for not more than 90 days in any Period of Insurance.</p>	<p>We will not cover:</p> <ol style="list-style-type: none"> a. Business goods and equipment b. Furniture, furnishings, household goods and equipment, food and drink; c. 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, insects, fungus, moth, rust, wet or dry rot, vermin or any other gradually operating cause; d. Damage to sports racquets sticks bats and clubs while in play; e. Snowboards, Skis (including sticks and bindings), water skis, aircraft, boats, watercraft, sail boards, surfboards, jetskis, sub-aqua equipment, camping equipment and riding tack; f. Contact lenses, corneal cap or micro lenses and hearing aids; g. Confiscation or detention by customs or other officials; h. Consequential loss or any loss that is not the direct result of the insured incident itself; i. Loss in value; j. Failure loss or damage NOT directly consequent upon or attributable to an accident including but not limited to electrical or mechanical breakdown; k. Loss or damage due to business or professional use in respect of musical instruments, photographic and sporting equipment and accessories; l. Loss or damage caused by your willful act; m. Personal Money, Credit and Debit Cards, securities, documents; n. 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; o. Loss or damage to property dispatched by sea or air under a bill of lading airway bill or similar document; p. Breakage of strings of any musical instrument; q. Motorcycles and other mechanically or electrically propelled vehicles;

	<ul style="list-style-type: none"> r. Livestock and pets; s. In respect of Pedal Cycles only: <ul style="list-style-type: none"> • Loss or damage while being used for track racing or trade purposes • Theft unless in a building or securely locked to an immovable object • 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 t. Valuables and Portable Equipment exceeding the Single Article Limit unless a list has been provided to us u. Theft, attempted theft or malicious damage caused by paying guests, tenants or you; v. Theft by deception, unless deception is used only as a way to get into Home; w. Any loss or damage covered by another policy.
--	--

Cover B

Personal Money and Credit Cards

What is covered	What is not covered
<p>We will provide cover for your Personal Money, debit Cards and Credit Cards in the event of loss or damage by accidental means while within the Geographical Limits and while temporarily elsewhere in the world for not more than 90 days in any Period of Insurance. Debit cards and Credit Cards are insured only against any loss as a result of misuse by any unauthorized person following the loss or 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 AED 2,500 unless another amount is shown in the Schedule.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Shortages due to errors, omissions or mistakes; • Losses not reported to the police; • Losses of debit cards and Credit Cards not reported to the card issuing company within 24 hours of discovering the loss; • Any business credit/debit cards.

Cover C

Loss of Passport, Driving License, Work Permit, Residence Permit and Emirates ID

What is covered	What is not covered
<p>We will reimburse the cost of applying for a new replacement passport, driving license, work permit, residence permit and Emirates ID which is/are accidentally damaged or lost while within the Geographical Limits 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 3,000 for all documents during the Period of Insurance</p> <p>Provided always that:</p> <ul style="list-style-type: none"> • 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 • This Cover applies only to you, your Spouse and 2 children normally residing with you; • The first AED 100 of each and every loss must be borne by you; • We will not be responsible for the renewal or extension costs of the lost or damaged document which you would have had to bear if there had been no loss. 	

SECTION 4 – DOMESTIC HELPERS

This Section only applies when shown in your Schedule

Cover

Domestic Helpers

What is covered	What is not covered
<p>We will pay the sum(s) shown below in the event that a Domestic Helper employed by you and named in the Schedule sustains accidental Bodily Injury during the Period of Insurance</p> <ol style="list-style-type: none"> 1. Death or Permanent Total Disablement AED 30,000 2. Medical Expenses AED 10,000 3. Repatriation Expenses AED 5,000 <p>Repatriation Expenses include expenses necessarily and reasonably incurred for funeral expenses and/or in transporting the insured Domestic Helper back to his/her normal country of residence in the event of his/her death or permanent total disablement following an accidental Bodily Injury.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> • Injury or death arising out of Hazardous pursuits and occupations • Injury or death arising due to consumption of Intoxicating liquor or drugs • Self inflicted injury or illness • Persons above the age of 65 or below the age of 18 at the time of the incident • Persons not under your direct sponsorship

YOUR COVER AT GLANCE

Section 1: Buildings		Limit/Sum Insured (AED)		
Cover	Descriptions	Basic	Premium	Premium Plus
A	The Buildings	As per the Policy Schedule	As per the Policy Schedule	As per the Policy Schedule
B	Loss of Rent and the Cost of Alternative Accommodation	20% of the Buildings Sum Insured	20% of the Buildings Sum Insured	20% of the Buildings Sum Insured
C	Emergency Access	10% of the Buildings Sum Insured	10% of the Buildings Sum Insured	10% of the Buildings Sum Insured
D	Emergency Access - Garden	10% of the Sum Insured for garden	10% of the Sum Insured for garden	10% of the Sum Insured for garden
E	Tracing and Accessing Leaks	5% of the Buildings Sum Insured	5% of the Buildings Sum Insured	5% of the Buildings Sum Insured
F	Breakage of Fixed Glass and Sanitary Fixtures	Reasonable costs of replacing the damaged item(s).	Reasonable costs of replacing the damaged item(s).	Reasonable costs of replacing the damaged item(s).
G	Damage to Services	10% of the Buildings Sum Insured	10% of the Buildings Sum Insured	10% of the Buildings Sum Insured
H	Selling your Home	As per the Policy Wording	As per the Policy Wording	As per the Policy Wording
I	Your liability to the public as the owner of Building	AED 1,000,000/-	AED 1,500,000/-	AED 2,000,000/-
J	Extra Accidental Damage	As per the Policy Wording	As per the Policy Wording	As per the Policy Wording

Section 2: Contents		Limit/Sum Insured (AED)		
Cover	Descriptions	Basic	Premium	Premium Plus
A	Contents in your Home	As per the Policy Schedule	As per the Policy Schedule	As per the Policy Schedule
B	Contents Temporarily Removed	20% of the Sum Insured	20% of the Sum Insured	20% of the Sum Insured
C	Contents in the Open	AED 2,500/-	AED 2,500/-	AED 2,500/-
D	Replacing Locks	AED 1,000/-	AED 1,000/-	AED 1,000/-
E	Food in Deep Freezer	AED 2,500/-	AED 2,500/-	AED 2,500/-
F	Household Removals	20% of Contents Sum Insured	20% of Contents Sum Insured	20% of Contents Sum Insured

G	Fatal Injury Benefit	AED 50,000/-	AED 50,000/-	AED 50,000/-
H	Visitor's Personal Effects	AED 2,500/-	AED 3,000/-	AED 3,500/-
I	Occupiers Personal and Employers Liability	AED 1,000,000/-	AED 1,500,000/-	AED 2,000,000/-
J	Prams and Wheelchairs	AED 1,000/-	AED 1,000/-	AED 1,000/-
K	Loss of Metered Water	AED 1,000/-	AED 1,000/-	AED 1,000/-
L	Emergency Access	10% of Contents Sum Insured	10% of Contents Sum Insured	10% of Contents Sum Insured
M	Title Deeds	AED 1,000/-	AED 1,000/-	AED 1,000/-
N	Loss of Rent and the Cost of Alternative Accommodation	20% of Contents Sum Insured	20% of Contents Sum Insured	20% of Contents Sum Insured

Section 3: Personal Belongings		Limit/Sum Insured (AED)		
Cover	Descriptions	Basic	Premium	Premium Plus
A	Personal Belongings, Valuables and Portable Equipment	As per the Policy Schedule	As per the Policy Schedule	As per the Policy Schedule
B	Personal Money and Credit Cards	AED 2,500/-	AED 2,500/-	AED 2,500/-
C	Loss of Passport, Driving License, Work Permit, Residence Permit and Emirates ID	As per the Policy Wording	As per the Policy Wording	As per the Policy Wording

Section 4: Domestic Helpers		Limit/Sum Insured (AED)		
Descriptions		Basic	Premium	Premium Plus
Death or Permanent Total Disablement		AED 30,000/-	AED 30,000/-	AED 30,000/-
Medical Expenses		AED 10,000/-	AED 10,000/-	AED 10,000/-
Repatriation Expenses		AED 5,000/-	AED 5,000/-	AED 5,000/-

IV. SPECIAL CONDITIONS

A. **Applicable to Buildings Section** (Section 1)

1. **Sum Insured**

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

2. **Claims Settlement**

We can choose to settle your claim by:

- replacing;
- reinstating;
- repairing;
- payment.

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market. If we are able to replace property, but we agree to make a cash settlement, we will only pay you what it would cost us to replace the item as if it were new.

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.

If we accept a claim under Section 1 we will also pay for the following:

- a. Architects' and surveyors' fees to repair the buildings. These fees must not be more than those recommended by the relevant professional institutes. **However we will not pay fees for preparing any claim.**
- b. The cost of demolishing or supporting the damaged parts of the Buildings which we have agreed to pay.
- c. The cost of meeting building regulations or municipal or local authority bye-laws. **However we will not cover any cost you are legally responsible for paying because of a notice served on you before the date of the loss or damage.**

We will not pay for any reduction in the market value of the Home as a result of an insurable event.

3. **Pairs, Sets and Suites**

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair;
- a set;
- a suite;
- any other item of a uniform nature, design or colour.

4. **Excess**

An amount of AED 1,000 will be deducted from any claim under Section 1 of the Policy. Only one excess will apply in the event of a claim under more than one item arising out of the same occurrence at the same time.

B. Applicable to Contents and Personal Belongings Sections (Sections 2 & 3)

1. Sum Insured

Sum(s) Insured must at all times represent the full cost of replacing the property insured “as new” without deduction for wear, tear and depreciation other than in respect of clothing household linen and pedal cycles.

2. Claims Settlement

At your 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 Sections 2 and 3 arising out of one occurrence shall not exceed the sum(s) insured.

The sum(s) insured will not be reduced by the amount of any claim payment unless stated otherwise in any cover.

Valuables

In respect of Valuables

- (a) No one item shall be deemed of greater value than the Single Article Limit unless insured as a separate item;
- (b) In respect of Section 3, the total value of Valuables shall not exceed one third of the total Sum Insured by this Section unless otherwise stated in the Schedule.

Wear and tear

- (a) In setting claims for total loss or damage beyond economic repair there will be no deduction for wear tear and depreciation except for:
 - i. Any claim in respect of clothing household linen and pedal cycles;
 - ii. Any claim resulting from accidental damage to radio receivers television sets and games recording and audio equipment computers and carpets all more than 5 years old.
- (b) In respect of property not belonging to you or your Domestic Helper a deduction for wear tear and depreciation will be made unless you or they are legally responsible for the cost of replacement as new under the terms of an agreement.

Matching items

- (a) We will not pay for the cost of replacing any undamaged items forming part of a matching set or 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 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.

Excess

An amount of AED 250 will be deducted from any claim under each of the Sections 1 and 2 of the Policy unless a specific Excess has been mentioned for any cover herein or in the Schedule.

Only one Excess may apply in the event of a claim under more than one item arising out of the same occurrence at the same time.

3. Change of Address

Subject to us being informed within 7 days after removal to another address within the Geographical Limits 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.

4. 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.

V. 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 or threat of violence or an act harmful to human life, tangible or intangible property or infrastructure with the intention or effect to influence any government or to put the public or any section of the public in fear.

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

Any loss or damage to property, legal liability, expense, consequential loss or Bodily Injury or directly or indirectly caused by or arising from or contributed to by, resulting from or in connection with:

- a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel including any self-sustaining process of nuclear fission;
- b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it;
- c. Nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.
- d. Nuclear weapons material.

3. Sonic Bangs

Loss destruction or damage caused by pressure waves from 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 programme 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. Deliberate or Criminal Acts

Any loss or damage

- a. Deliberately caused by; or
- b. Arising from a criminal act caused by;

You or any other person living with you.

7. Events before the cover start date

Loss, damage, injury or liability which occurred before the cover under this policy started.

8. Wear and Tear

Wear and tear by any gradually operating cause.

9. Consequential Loss

Consequential loss of any kind or description.

VI. GENERAL CONDITIONS

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. Your duty to prevent loss or Damage

- a. You and any other person to whom this insurance applies shall take all reasonable precautions to prevent accidents loss or damage
- b. You must keep and maintain property that is insured under your policy in good condition.

3. Claims

Your Duties

As soon as you are aware of an event or cause that is likely to lead to a claim under this policy, you must:

- a. Notify the police immediately if any property is lost stolen or maliciously damaged and get a report from them;
- b. Report in writing to us without unnecessary delay and provide all information, documents and assistance which we may reasonably require;
- c. Take all reasonable steps to recover any lost or 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 received from third party claimants to us and refrain from responding to them without our permission;
- e. Refrain from discussing liability with any third party without our permission.

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.

Limit

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 has been 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. 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.

5. Other insurance

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

6. 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.

7. Cancellation

Following the expiry of your 14 day cooling-off period, you continue to have the right to cancel your policy and/or any additional cover options at any time during its term. If you do so, provided you have not lodged any claim under the policy, you will be entitled to a refund of premium corresponding to the unexpired Period of Insurance for which premium has been paid.

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.

8. Changes in Circumstances

If the circumstance in which the insurance was entered into are materially altered without our written consent this Policy shall be voidable.

9. Choice of Law and Jurisdiction

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

10. 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.

VII. GENERAL INFORMATION

These do not form part of the Policy wording but are for your guidance

Basis of Sum(s) insured

Building 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.

Contents and Personal Belongings sum(s) insured should be based on the full cost of replacing all the property insured without allowance for wear, tear and depreciation except for clothing, household, linen and pedal cycles. If a Sum Insured is inadequate at the time of a loss then your claim settlement may be reduced. If you add to the value of your property (for example by extending the Building or buying new furniture or other Contents) please remember to tell us so that your sum(s) insured can be adjusted accordingly.

We draw your attention to the Sum Insured conditions under SPECIAL CONDITIONS Section of the Policy.

Safety Precautions

Are you fire safe in the Home?

We recommend this simple safety checklist to assist in keeping your Home fire safe.

- Installing an adequate number of suitable smoke alarms and testing them regularly is the first step in your Home fire safety plan.
- Having a written escape plan in case of fire and practicing it regularly.
- Make sure keys to all locked doors are readily accessible in case you need to escape.
- Never leave cooking or any other open flame including candles or oil burners unattended.
- Clean the lint filter of your clothes dryer each and every time you use it.
- Never smoke in bed and take extra care if consuming alcohol whilst smoking.
- In Winter take extra care when using heaters, electric blankets or open fires.
- Don't overload power points and switch off appliances when not in use.
- Only use fuses of recommended rating and install an electrical safety switch.
- Always keep lighters and matches away from children and educate them that they are "tools not toys" to only be used by responsible adults.
- If you have a garage or shed remember to take extra care with any stored chemicals and fuels and always refuel mowers, edgers etc when they are cold and in the open.
- If you have a gas, electric or wood BBQ always check that it is in safe working order before lighting and that it is always in the care of a responsible adult when in use.
- If you have fire extinguishers at Home, please get to know how to use them in case of a fire.
- If you have a fire at your Home, call 997 (UAE Civil Defense) or 999 (UAE Police) immediately.

How to prevent burst pipes & Leaks?

1. Protect all exposed water pipes.
2. Make sure that all taps are tightly closed to prevent wastage of water.
3. Make sure that the mains are closed when you are going away on a holiday, even if you are going for a few days.

How to prevent theft?

1. Make sure you have good quality locks fitted to your entrance doors and all accessible windows.
2. Do not leave the keys under a mat or any place where they can be easily found.
3. Do not keep large sums of money at Home.
4. Do not leave valuable property in unattended vehicles.
5. Photographs of Valuables or copies of valuations are helpful in the event of theft or loss.

VIII. COMPLAINTS PROCEDURE

Our Promise of Service

Our objective is to provide excellent service to all our customers and we value the opportunity to hear and investigate concerns you may have about our service. We take all complaints we receive seriously and are committed to resolve all of them fairly and promptly.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of the concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

What to do if you are unhappy

If you have a complaint about:

- Your policy, please call us on +971 4 222 4045 (Extn 55);
- A claim, please call us on +971 4 222 40 45 (Extn 37).

Or, if you prefer, you may write an e-mail to us on qicdubai@qici.com.qa or send a letter to us in the following address:

Senior Vice President (Operations),
Qatar Insurance Company,
P.O. Box 4066,
Deira,
Dubai,
United Arab Emirates.