

TERMS AND CONDITIONS OF HOME INSURANCE POLICY

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1. Important Note for Insuring Agreement

Please read the entire policy document. All schedule, endorsement, forms and proposal form constitute part of this policy and should be read joint.

On receipt of your policy, please read it carefully and check if details and other information provided in the policy are correct and meets your requirements. If any detail or information you found is incorrect, you may return the document for necessary correction. In case of any changes in details during the policy period please notify us immediately. Changes will only take place once we have agreed and issued an endorsement to the policy.

The Company will provide the insurance described in the policy, for events occurring during the period of insurance or any subsequent renewal period, for the Contribution and compliance with all applicable provisions of this policy.

The specific coverage applies only when there is a corresponding limit of coverage and Contribution indicated on the policy schedule.

2. Contribution Payment Condition

The Contribution shall be payable in advance and the Company shall not be liable for any claim arising under this Policy that occurs prior to receipt of the contribution. The Company shall not be obliged to accept Contribution tendered to it or to any intermediary after such date, but may do so upon such terms as it in its sole discretion may determine. The Company reserves the right to ask for proof of payment of contribution at any time. Such proof must be to the Company's satisfaction.

All values are expressed in UAE Dirham.

3. Definitions

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

Accidental Damage

means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

Aggregate limit

means the maximum amount an insured person will receive during the whole policy period regardless how many occurrences.

Bodily Injury

means an identifiable physical injury sustained during the period of insurance and caused by a sudden, unexpected and specific event.

Buildings

mean the home, garage and outbuildings, its fixtures and fittings, boundary and garden walls, carport, gates, hedges, fences, footpaths, patios, terraces, drives, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains which are permanently fixed into the ground, greenhouses, solar panels, septic tanks, gas or oil central heating tanks all forming part of the home which are used for domestic purposes only. This must all be at the address shown on the schedule.

Business Equipment

means the Furniture, computers, keyboards, monitors, printers, computer - aided design equipment, facsimile machines, telecommunications equipment

(but not mobile phones) and stationery which are used for the business, trade or profession of you or your family.

Company / insurer / we/ ours / us

means SALAMA – Islamic Arab Insurance Co (PSC).

Contents

mean goods, furniture, furnishings, radio and television aerials on or in the home, high risk items, personal money, credit cards, owned by you or your family are legally responsible for.

Contents Sum Insured

means the amount shown in the schedule representing the maximum amount payable for any number of claims arising out of one occurrence or total number of occurrences during the period of insurance.

Credit Cards

mean any type of credit, debit, bank, charge, cheque guarantee, store and cash dispenser cards. This does not include cards for business purposes.

Damage / Damaged

means a physical harm to the property or contents resulting in loss of value or the impairment of usefulness as a result of covered peril(s).

Domestic Helper

means any person(s) your family employs under a contract of service to work in or around your home strictly for domestic purposes only.

Endorsement

means any agreed change made to the terms of the policy, which will be shown on your schedule.

Excess

means the first amount you must pay towards any claim made under the policy. In the event of a claim being made under more than one section of the policy for the same incident, you are only responsible for one excess (whichever is higher).

Fixtures and Fittings

mean built in furniture and kitchen units, fixed glass and sanitary ware, fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers, storage heaters and light fittings.

Fraudulent Charges

mean unauthorized charges on payment cards in an event of these cards been stolen or lost.

Heave

means upward or lateral movement of the site on which your buildings stand caused by swelling of the ground.

High Risks Items

The following are defined as high risk items:

- Jewellery, watches, articles made of precious metals and precious stones;
- Sculptures, tapestries, rare and unusual figurines, paintings, pictures, curios and other works of art;

- Stamp, medal and coin collections;
- Guns, clocks and furs.

Home	means the private dwelling, its garages, and outbuildings all located at the address shown in the schedule whereby it is used solely for domestic purposes.
Insured/Insured Person/ You/Your	means the person(s) named in the schedule and members of the family permanently residing with him/her.
Jewelry	means any articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals. This also includes watches and set or unset gemstones
Lost or Stolen	means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co- operation.
Mould	means any type or form of fungus, including but not limited to all forms of mould or mildew, and any mycotoxins, spores, scents, vapours, gas or substance, including any by-products, produced or released by mould.
Outbuildings	mean sheds, greenhouses, summerhouses, and other buildings (but not caravans, mobile homes or motor homes) which are not connected to the main building of the home. However, they are within the boundary of the home and are used for domestic purposes.
Payment cards	means the credit cards issued to the Insured person for personal use only.
Period of insurance	means the period of time the insurance is provided for under this policy, as set out in your schedule. This Policy's coverage will commence on the policy inception date as detailed in section III of the Policy and will run until the policy is canceled or the policy expire on the policy expiration date shown in section III of the Policy. The maximum period for any policy period is restricted to 12 months.
Personal Money	means current legal tender, cheques, money orders, postal orders, current postage stamps (not being part of collection), traveler's cheques, travel tickets, luncheon vouchers, gift tokens, and phone cards.
Personal Papers	means identification documents issued by Insured Person's country, state or province including but not limited to driver's license and passport of the Insured Person.
Personal Belongings	means watches, sports equipment, luggage, portable equipment, photographic equipment, musical instruments, clothing and other items that are designed to be worn or carried on or about the person which belong to you or your family, or are your family's responsibility under contract.

Portable Equipment	means sports, musical, photographic, and other portable equipment including laptop computers, mobile telephones and the like.
Redecoration	means internal painting and decorating, tiling, replacement of bathroom and/or kitchen fixtures and fittings including sinks, wash basin, W.C., bath and shower, internal joinery, plastering, installation/repair of central heating and external window replacement.
Relative	means a Spouse, parent, parent-in-law, grandparent, step-parent, Children, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, fiancée, fiancé, half- brother, half-sister, aunt, uncle, niece or nephew of the Insured Person.
Replacement Cost	means the amount it would cost to replace an item at current prices.
Schedule	means the validation page attached to this Home Insurance Policy setting out the name of the insured, period of insurance, sections insured, sums insured and other particulars or special conditions and terms applying to your insurance.
Scope of Cover	means the area to which a specific cover is extended. For Personal Belongings the scope of cover is worldwide. For all other covers the scope of cover is United Arab Emirates.
Single Article Limit	means any single article within contents or high risk items will be covered up to AED 10,000 unless another amount is specified separately on the schedule and approved by the company. Any undeclared individual single item exceeding AED 10,000 will be covered to a maximum of AED 10,000.
Subsidence	means downward movement of the site on which your buildings stand, resulting from any cause other than the bedding-down of new structures or the settlement of newly made up ground.
Terrorist Act	means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s shall not be considered Terrorist Acts. 'Terrorist Act' shall also include any act which is verified or recognized as an act of terrorism by the (relevant) government of the country where the act occurs.
Theft	means the illegal act of taking an item belonging to the Insured Person, without his/her consent, with intent to deprive him/her of its value.

Permanent Total Disablement	means bodily injury of a permanent nature which solely and directly totally disables and prevents an Insured Person from attending to any business or occupation or duties for which he is reasonably qualified by reason of his education, training or experience.
Unfurnished	means a home with not enough furniture for someone to live in it with reasonable comfort.
Unoccupied	means not lived in by you or by any other person with your permission for more than 45 consecutive days.
Building	means home build of brick stone or concrete and roofed with incombustible material (unless otherwise stated in schedule) and including any domestic garages and outbuildings terraces, patios drives and footpaths walls fences and gates and permanent fixture and fittings.
War	means war, whether declared or not, or any warlike activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
We/Us/Company/Our	means SALAMA – Islamic Arab Insurance Co PSC.
Your Family	means any of the following people providing they normally live with you in your home: <ul style="list-style-type: none"> • your husband, your wife or your partner • your children (including adopted and foster children); • your relatives;

4. Coverage provided under this policy:

This part of the insurance policy provides full details of the coverage afforded to the Insured, subject to the policy schedule which identifies what coverage's you have purchased and the exclusions detailed below and in section 5.

4.1. Contents Accidental Damage Cover:

This section provides full details of the coverage we provide for your contents. The contents are insured against loss or damage whilst in your home by the following causes, subject to the exclusion listed below and in section 5.

A. Contents in Your Home: We will provide coverage for loss or damage to the contents in your home caused by:

1. Fire, lightning, explosion, earthquake or smoke.

Excluding:

- Loss or damage caused by scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.

2. Storm or flood.

Excluding:

- Loss or damage caused by frost.
- Loss or damage caused by a rise in the water table.

3. **Escape of water, oil or liquid petroleum gas** from any part of the plumbing installation, fixed water or fixed heating system, or escape of water from any domestic appliance within your home.

Excluding:

- Loss or damage caused to the plumbing installation, fixed water or fixed heating systems or to any domestic appliance which the water, oil or liquid petroleum gas escapes from.
- Loss or damage caused while your home is unoccupied or unfurnished

4. **Riot, strike, civil commotion, labour or political disturbance:**

Excluding:

- Loss or damage that is not reported to the police within seven days.

5. **Malicious acts of vandalism.**

Excluding:

- Loss or damage caused while your home is unoccupied or unfurnished.
- Loss or damage caused by any employee, guest or tenant, or by you or any member of your family.
- Loss arising out of malicious act of physical assault or harm is excluded.

6. **Theft or attempted theft from your home.**

Excluding:

- Loss or damage caused while your home is unoccupied or unfurnished.
- Inexplicable loss and / or mysterious disappearance
- Loss or damage not reported to the police within seven days of discovering the theft.
- Loss or damage caused by any guest, tenant, employee, or by you or any member of your family.

7. **Subsidence or heave of the site on which your buildings stand or land belonging to your buildings, or landslip.**

Excluding:

- Loss or damage caused to boundary and garden walls, gates, hedges, fences, footpaths, patios, terraces, drives, carports, tennis courts, swimming pools, hot tubs, greenhouses, garden ponds, statues and fountains which are permanently fixed into the ground, unless your home is damaged by the same cause and at the same time.
- Loss or damage caused to solid doors or damage caused by solid doors moving, unless the foundations of the outside walls of your home are damaged by the same cause and at the same time.
- Loss or damage caused by the foundations of a structure settling, shrinking or expanding.
- Loss or damage caused by new structures bedding-down or the settlement of newly made up ground.
- Loss or damage caused by the sea or river wearing away the land.
- Loss or damage caused by faulty design or inadequate foundations which do not meet the required building regulations at the time of construction.
- Loss or damage caused by or from demolition, structural alterations or structural repairs to your home, or any groundwork, excavation, faulty workmanship or the use of faulty materials.
- Loss or damage where compensation is provided by law.
- Loss or damage to solid floor slabs or resulting from the slabs moving unless the foundations beneath the outside walls of the main buildings are damaged at the same time.

8. Impact.

Loss or damage caused by:

1. Any impact involving vehicles or aircraft, or anything dropped from an aircraft.
2. Animals.
3. Falling trees or branches.
4. Falling aerials, satellite receiving equipment, their fittings or masts.

Excluding:

- Damage that is caused by animals belonging to you or any member of your family.
- Any damage caused to gates, hedges, fences or tennis courts and the costs of removing any fallen trees or branches from the site.
- Loss or damage by felling or lopping of trees.

9. Accidental loss of metered water, liquid petroleum gas or oil at your home.

Excluding:

- Loss or damage caused while your home is unoccupied or unfurnished.
- Loss of metered water, liquid petroleum gas or oil caused by gradual leakage.
- Any costs arising from damage by any cover listed elsewhere under "Section 4.1– Contents Accidental Damage Insurance" and which is specifically excluded under that cover.
- Any amount exceeding AED 1,000 for metered water, liquid petroleum gas or oil.

10. Accidental Damage We will pay for accidental damage to your contents while in your home.

Excluding:

- Loss or damage specifically excluded under "Section V – Coverage Provided under this policy" or elsewhere in the policy.
- Loss or damage caused while your home is unoccupied or unfurnished.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown.
- Loss or damage caused by contents being confiscated or held legally by officials or the authorities.
- Loss or damage caused by animals or pets owned by you or your family.
- Loss or damage caused by scratching or denting.
- Loss or damage caused by any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining or repairing.
- Loss or damage caused by the deterioration of food. Items held or used for business purposes (either totally or partly) other than business equipment.
- Any living creatures.
- Permanent fixtures and fittings.
- Electrically or mechanically propelled or assisted vehicles of all types - whether designed for road use or not, aircraft, caravans, trailers, boats or any parts and accessories in or attached to caravans, trailers, boats or motor vehicles. This does not include domestic garden machinery that does not have to be licensed, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use, electrically or mechanically propelled toys and models that cannot go over 8 miles an hour or golf trolleys which are controlled by someone on foot.
- Promotional vouchers, air mile vouchers, loyalty points, lottery tickets, scratch-cards, raffle tickets.
- Stamps which are part of a stamp collection.
- Money used or held for any trade, professional or business purposes.

- B. Replacement of Locks and Keys: We cover the cost of repairing, replacing or installing new locks for external doors, windows, intruder alarms and safes in your home where keys have been lost or stolen, or accidental damage has occurred to the locks or keys. If you insure both your buildings and contents under this policy and make a claim for locks and keys, we will only make one payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.

Excluding:

- Loss or theft of keys not reported to the police within seven days of discovering the loss or theft.
- Loss or damage caused while your home is lent, let, sub-let or shared with anyone other than your family.
- Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown.
- Any amount exceeding AED 1,000 for locks and keys.

- C. Food in freezers and refrigerators: We cover the loss or damage to food or drink in any freezer or refrigerator in your home caused by a change in temperature of the freezer or contamination by the escape of refrigerant or refrigerant fumes.

Excluding:

- Loss or damage caused while your home is unoccupied or unfurnished.
- Loss or damage caused by a strike, a lockout or an industrial dispute.
- Loss or damage caused by the deliberate act of any electricity supplier or gas supplier.

- D. Content Temporarily Removed from Your Home: We will provide coverage for loss or damage to your contents, (excluding what is already covered in section 4.1. A) caused by any peril listed above while they are temporarily removed from your buildings to other premises while they are within the scope of cover. This section includes cover up to 20% of contents sum insured within each period of insurance.

Excluding:

- Loss of personal money (as this is covered under a separate section).
- Loss or damage if the premises where your contents are temporarily being kept are left for more than 30 consecutive days without any person residing or living there.
- Loss or damage while your contents are removed for sale or exhibition.
- Loss or damage while your contents are in storage, or are being transported to or from storage.
- Loss or damage caused by animals or pets.
- Any amount exceeding 20% of the contents sum insured shown on your schedule.

- E. Fatal Injury Benefits: We will pay as per schedule if you or your spouse is injured in your home either by fire or intruders, which results in death within 12 months of the injury. If necessary, we will pay your legal personal representative.

- F. Loss of Rent and Alternative Accommodation: If your home is made uninhabitable following a claim, which we have accepted, for loss or damage resulting from a cause which is covered and described under "Section 4.1 A – Contents Accidental Damage Insurance", we will pay the reasonable additional cost of similar short-term accommodation for your family and domestic pets, for the period necessary to restore the home to a habitable condition. The most we will pay for any one event is 3 months of Alternative Accommodation Rent – not exceeding 20% of the Contents sum insured.

Excluding:

- **Any costs your family would have to pay once your home becomes habitable again.**
- **Any costs you agree to pay without our written permission.**

G. Occupiers Personal Liability: We will pay any amount which you or any member of your family (or your legal personal representatives), are legally obligated to pay as occupier of your buildings and land belonging to your buildings, or as private individuals in relation to compensation to others which arise from a single event occurring during the period of insurance which results in:

1. Accidental death, disease, illness, or accidental physical injury to a third party; or
2. Accidental damage to physical property.

The most we will pay is AED 1,000,000 inclusive of defense costs or as shown on your schedule as per the plan selected and agreed by us in writing in any period of insurance.

Excluding:

- **Any physical property which is owned by your family, or which is the legal responsibility of your family.**
- **Any injury, death, disease or illness to your family who normally reside with you.**
- **Any contagious disease or virus passed on by you or any member of your family.**
- **Loss of or damage to property in your custody or control is excluded.**
- **Losses arising out of, malicious acts of physical assault or harm is excluded.**
- **Any business, job, profession, or trade involving you or any member of your family directly or indirectly.**
- **Any contract or agreement, unless the liability would exist without that contract or agreement.**
- **Any deliberate act by you or any member of your family.**
- **Any liability arising from owning any land or buildings.**
- **Any liability arising from owning, possessing or using animals other than domestic pets.**
- **Any liability arising from hunting or racing of any kind except on foot.**
- **Any liability arising from owning, possessing or using by or on behalf of the Insured Person:**
- **Any motor vehicle, including children's motor vehicles, go-karts, mechanically propelled or assisted vehicles whether licensed for road use or not, (other than gardening machinery, pedal cycles, and pedestrian controlled vehicles).**
- **Any watercraft, boat, hovercraft, wet-bike, sand yacht, aircraft, gliders, hang-gliders, train, caravan, (other than pedestrian controlled models or toys).**
- **Any firearm, (other than sporting guns being used for sporting purposes).**
- **Any liability which is insured by or would be insured by any other policy if this did not exist.**

H. Tenants Liability: We will pay any amount which you or any member of your family (or your legal personal representatives), are legally obligated to pay as compensation under a tenancy agreement - not as owner, leaseholder not in occupation or landlord - for:

1. Damage to the building in which you are a tenant including its permanent fixtures and fittings and fixed items of decoration caused by events listed above.
2. Accidental damage to cables, underground pipes and drains (including inspection covers) which serve the home in which you are a tenant;
3. Accidental damage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and
4. Accidental damage to ceramic hobs and sanitary ware fixed to or forming part of the home in which you are a tenant.

Excluding:

- Any costs more specifically covered under another policy.
- Loss or damage caused while the home in which you are a tenant is unoccupied or unfurnished.
- Loss or damage to any property which you own.
- Loss or damage after the property is vacated is excluded.
- Loss or damage to property other than the landlord's property is excluded.
- Any gradual damage or damage that is caused by wear and tear, rot, vermin, insects, rust and the like is excluded.

4.2 PERSONAL BELONGINGS

This section provides full details of the cover we provide for your Personal belongings in or away from your home. The coverage afforded under this section is subject to the exclusions listed below and elsewhere in the policy.

The Personal belongings are insured against loss or damage by the following causes:

- **Unspecified Personal belongings**
- We cover loss, theft or damage to unspecified Personal belongings and personal documents that you or any member of your family own, while in the possession of you or any member of your family anywhere in UAE and up to 90 consecutive days worldwide in any period of insurance.
- The most we will pay for any one event is the unspecified Personal belongings sum insured shown on your schedule. The most we will pay for any one item, pair or set is as per amount specified under your schedule against a selected contents plan. Any items exceeding the single article limit must be specifically agreed by us and listed as specified items on your schedule along with any necessary endorsements.

Excluding:

- Loss or theft you do not report to the police within a reasonable time of discovering the loss or theft.
- Inexplicable loss and / or mysterious disappearance
- Loss, theft or damage when your Personal belongings or personal documents have been outside of UAE for a total of more than 90 days in any period of insurance.
- Loss or damage caused while your home is unoccupied or unfurnished.
- Loss or damage caused while your home is lent, let, sub-let or shared with anyone other than your family, unless there is evidence of forcible and violent entry to or exit from your home.
- Loss or damage caused while your home is used to receive visitors or paying guests in connection with your trade, profession or business.
- Loss, theft or damage to goods or property you or any member of your family own or use at any time for trade, professional or business purposes.
- Loss by deception unless the only deception is used to gain entry to your home.
- Loss or damage caused by water entering your home, other than by storm or flood.
- Loss or damage caused by mechanical, electrical or electronic fault, failure, breakdown, or wear and tear.
- Loss or damage caused by animals or pets owned by you or owned by any member of your family.
- Loss or damage caused by scratching, denting or chipping.
- Loss or damage caused by moth, vermin, parasite, woodworm, insect, wet or dry rot, fungus, frost, light, climatic and atmospheric conditions, rusting, corrosion and shrinkage.

- Loss or damage caused by any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining or repairing.
- Loss, theft or damage to reeds, strings or skins of musical instruments.
- Loss, theft or damage to musical instruments while in use.
- Loss, theft or damage to guns where the damage is caused by bursting or rusting.
- Loss, theft or damage to sports equipment when it is being used.
- Loss, theft or damage to pedal cycles.
- Loss, theft or damage to Contents goods and domestic appliances;
- Loss, theft or damage to external television, radio and satellite receiving equipment;
- Loss, theft or damage to personal money, credit cards, securities (fungible, negotiable instruments representing financial value, whether they be debt securities - such as bonds and debentures, equity securities - such as stocks and shares, or derivative contracts - such as forwards, futures, options and swaps) and documents of any kind;
- Loss, theft or damage to any business stock or related equipment used for any trade, professional or business purposes;
- Loss, theft or damage to any motor vehicles, other than motorized or electric wheelchairs and scooters which are specifically designed for the disabled or infirm and which are not legally required to be licensed for road use;
- Loss, theft or damage to any mechanically propelled or assisted vehicles, other than motorized gardening equipment;
- Loss, theft or damage to any aircraft, gliders, hang-gliders, trains, caravans, trailers, boats, wet-bikes, jet-skis, hovercraft, and other mechanically propelled or assisted watercraft, or parts or accessories for any of them whether attached or detached (other than removable entertainment equipment whilst removed);
- Loss, theft or damage to pets and livestock
- Loss, theft or damage caused by theft from an unattended motor vehicle unless at the time of the loss:
 - Someone aged 16 or over was in
 - Charge of the motor vehicle; or
 - The motor vehicle was securely locked; and
 - There is evidence that force and violence were used to get into the motor vehicle;
 - The Personal belongings stolen were securely locked and out of sight in a glove compartment, luggage boot or concealed luggage compartment.
- Any amount over AED 500 for theft or attempted theft from any unattended vehicle.
- Personal belongings which exceed AED 10,000 per single article set or collection will need to be specified. The most we will pay is as per the limits set out in the respective plan selected.

4.3 Building Structure:

We provide cover for building structure only for home owners as follows:

A. Cover

We will provide cover for loss of or damage to the buildings by the following causes:

1. Fire, explosion, lightning or Earthquake or Smoke

Exclusion

1. Any gradually operating cause

2. Storm and Flood

Exclusion

- 1. Loss or damage caused by frost**
- 2. Loss or damage to fences and gates**

3. Riot, civil commotion, strikes and labor disturbances, Malicious persons or vandals

Exclusion

- 1. Loss or damage occurring while the Home has been left Unoccupied**

4. Collision by Aircraft or other aerial devices or articles dropped from them and Vehicles or animals

Exclusion

1. Loss or damage caused by domestic animals

5.

1. Escape of water from water tanks pipes or apparatus or fixed heating installations or domestic appliances
2. Freezing of water in tanks apparatus or pipes
3. Leakage of heating fuel from a fixed heating installation

Exclusion:

- 1. Loss or damage occurring while your Home has been left Unoccupied**
- 2. Loss or damage to the component or appliance from which the water or oil escapes**
- 3. Costs of locating and rectifying the source of escape of water or oil**

6. Theft or attempted theft involving forcible and violent entry to or exit from the building

Exclusion

- 1. Loss or damage occurring while your Home has been left Unoccupied**
- 2. Loss or damage caused by you, your paying guest or tenants or residents**

7. Falling radio and television receiving aerials (including satellite dishes) their fittings and masts

8. Falling trees or parts thereof When a claim is accepted, cover includes within the Building sum insured:

1. Architects and surveyors fees necessarily incurred in the reinstatement of the Building. The amount payable for such fees shall not exceed those authorized by the respective professional institute.
2. The cost of removing debris demolishing shoring or propping up the damaged parts of the Building necessarily incurred with our written consent.
3. The additional cost of reinstatement of the Building necessarily incurred to comply with statutory or other building regulations or municipal or local authority byelaws.

Exclusion

- 1. Fees for preparing any claim**
- 2. Any cost resulting from a notice served on you prior to the date of destruction or damage**

B. General Exclusion for Building structure cover:

- Excluding Consequential Loss and third party liability * (*: These covers can be provided subject to separate rates, deductibles, terms and conditions and policy wordings).
- Electronic Date Recognition Clause
- IT Clarification Agreement
- Cyber Risk Exclusion Clause

- Underground Water Table Exclusion
- Machinery Breakdown Exclusion.
- Political Risks Exclusion Clause.
- Nuclear Energy Risks Exclusion Clause
- War & Terrorism Exclusion Clause.
- Industries, Seepage, Pollution and Contamination.
- Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause
- Sanctions Limitation and Exclusion Clause.
- Asbestos Exclusion.
- Sabotage & Terrorism and other Political risks exclusion clause

C. Warranties for building structure cover:

- All Firefighting equipment to be maintained in full working condition during the currency of the policy.
- All Electrical Fittings be checked periodically and defects if any to be rectified.
- All Municipal and Civil Defense Rules and Regulations to be fully complied with during the currency of this policy.
- No Manufacturing / Fabrication / hazardous process be carried out at the Insured's Premises.
- Building to be maintained at all times during the currency of the policy and defects or deterioration to the structure if any to be rectified
- Properties/Stocks/Goods/Fittings in open or open sided sheds or shelters, against fire and lightning only.

5. Exclusions under this policy

These exclusions apply to all sections of your policy. This insurance policy does not cover:

A. Radioactive Contamination: Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by:

- Ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste which results from the burning of nuclear fuel; or
- The radioactive, poisonous, toxic, explosive or other hazardous properties of any nuclear machinery or equipment or any part of it.

B. Pollution or Contamination: Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly from pollution or contamination which:

- Was the result of an intentional act; or
- Was expected or should have been expected; or
- Was not caused by a sudden incident; or
- Was not during any period of insurance.

C. War and Similar Risks: Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), rebellion, revolution or military force.

D. Terrorism: Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion, "terrorism" means the use, or threat of, including the use, of any biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

E. Territorial Limit for strikes, riot or civil commotion: Any loss or damage arising from strikes, riot or civil commotion outside of the scope of cover.

F. Sonic Bangs: Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

G. Rot: Any loss, damage, legal liability, cost or expense of any kind caused by wet rot or dry rot whether or not this is caused directly or indirectly by any other cover provided by this insurance policy.

H. Defective Construction: Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from either defective construction, poor or faulty design, poor workmanship or the use of incorrect materials.

I. Gradual Deterioration: Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, condensation, insects, vermin, fungus, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or any indirect loss.

J. Existing and Deliberate Damage: Any loss, damage, legal liability, cost or expense of any kind:

- Occurring, or arising from an event that occurred, before the period of insurance; or
- Caused deliberately by you or a member of your family or at the direction of you or a member of your family.

K. Confiscation and Forced Entry: Any loss, damage, legal liability, cost or expense of any kind caused by officials or the authorities legally using force to enter your home or legally confiscating or holding your property.

L. Deception: Any loss, damage, legal liability, cost or expense of any kind caused by deception unless the only deception used is to gain entry to your home.

M.B Business Property and Legal Responsibility: Any loss, damage, legal liability, cost or expense of any kind:

- For any property which you own, hold in trust or use in connection with any trade, profession or business with the exception of any business equipment as defined; or
- For any legal liability arising directly or indirectly from any trade, profession or business.

N. Date Change and Computer Viruses: Any loss, damage or legal liability caused directly or indirectly to equipment by its' failing to correctly recognise data representing a date in such a way that it does not work properly or at all, or by computer viruses. For the purpose of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
- Microchips include integrated circuits and microcontrollers. Computer viruses include any program and/or software which prevent any operating system, computer program or software working properly or at all.

O. Loss of Value: Any loss of value to the buildings, contents or any other property insured.

P. Indirect Loss: Any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this policy.

Q. Property Not Covered: Any losses to the following items:

- Living creatures
- Motorised vehicles, trailers, caravans or spare parts and accessories

R. Matching Sets or Items: The Policy treats each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. The Policy will only pay for lost or damaged items. It does not pay for the cost of replacing, recovering or remodeling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

S. Matching Carpets: If you have a matching carpet or other floor covering in more than one room or area, the Policy treats each room or area as separate. The Policy will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

T. Emerging Risks:

It is hereby understood and agreed that this agreement shall not apply to emerging risks as follows:

- Electro Magnetic Fields.
- Genetically Modified Organism
- Transmissible Spongiform Encephalopathy.
- Toxic Mold
- Acquired Immune Deficiency Syndrome (AIDS)

However, this exclusion does not apply to loss or damage caused by the presence of mould resulting from fire or lightning unless other exclusions apply.

U. Standard Exclusions:

- Electronic Date Recognition Clause
- IT Clarification Agreement
- Cyber Risk Exclusion Clause
- Underground Water Table Exclusion Clause
- Nuclear Energy Risks Exclusion Clause
- Transmission & Distribution Lines Exclusion Clause.
- Sanctions Limitation and Exclusion Clause.

6. CONDITIONS

A. Contents Sum Insured: Contents sum(s) insured must at all times represent the full cost of replacing the property insured without deduction for wear & tear and depreciation other than in respect of clothing household linen and pedal cycles. If the sum insured is inadequate at the time of a loss then your claim settlement may be reduced. You should review the content sum insured regularly to

reflect any change in value over time. If you add to the value of your property (for example by buying new furniture or other contents) you must tell us so that your content sum insured can be adjusted accordingly.

B. Increase in Contents Sum Insured: In the Company's discretion the Company may increase the sum insured of contents at each renewal date by a percentage to be agreed upon at the time of renewal as stated in the schedule. Amended sum(s) insured and renewal contribution will be shown on your renewal notice.

C. Change of Address: Subject to being informed within 7 working days after moving to another address, within the scope of cover, and payment of additional contribution 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.

D. Unoccupied: You must tell us if your Home is to be left unoccupied for more than 45 consecutive days.

E. Interpretation: This document and the policy schedule, endorsements, forms and proposal form this policy and the expression 'this policy' wherever used in this policy shall be read as including the schedule, terms & conditions, forms, proposal 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.

F. Compliance with Policy Terms: The Company will only provide the cover described in this policy if all the terms and conditions of this policy so far as they apply are met by you or anyone claiming under this policy.

G. Your duty to prevent loss or damage

1. You and any other person to whom this insurance applies shall take all reasonable precautions to prevent accidents loss or damage.
2. All property insured under this policy shall be maintained in good condition.

H. Changes in your Circumstances: You must immediately tell us or your insurance broker or intermediary about any change that could affect this insurance. If you do not tell the Company about any change to the material facts, this insurance will no longer be valid (material facts are ones that might influence the Company's decision to insure you, the conditions of the policy or the contribution the Company may want to charge. If you are not sure whether a fact is material, you should tell the Company about it). In particular you must tell the Company:

- If you or any person in the schedule change job;
- If you or your family receive a county court judgment or a conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- About any changes to your buildings;
- If work is going to be done to your home;
- If you move into a new home
- If you wish to upgrade to a higher sum insured plan
- If someone other than a member of your family comes to live with you; and

- If your home will be unoccupied for more than 45 days in a row. Please remember if you do not do not tell us about these and other material changes, it may affect any claim you make or could result in voiding this policy.

I. Fraud: If the Company has reason to believe that dishonesty or exaggeration has been used either by you, your family or anyone acting on behalf of you or your family to obtain:

- A claims payment or inflated claims payment under your policy;
- Cover for which you do not qualify; or
- Cover at a reduced contribution;

All benefits under this insurance policy will be lost, the Company may cancel the policy, the Company may not refund the contribution and the Company will refer the matter to the police or authorities for criminal prosecution, or take any other action consistent with the Company's legal rights.

J. Other Insurance: If there is any other insurance covering the same loss, damage or liability as this policy, the Company shall not be liable to pay or contribute more than our share of any claim.

K. Cooling Off Period: If after insuring with us and receiving your Contents Insurance Policy, you subsequently change your mind, you have 7 working days to write to us confirming that you do not wish to continue the policy. Provided you have not made a loss claim (an event which caused you to seek payment from your insurance company by claiming) in that period no charge will be made and any contribution you have already paid will be refunded.

L. Cancelling the Policy: You may cancel the policy any time after the cooling off period by writing to us or contacting your broker or intermediary. As long as you have not made a claim, the Company will refund you for the time that is left on your policy, using short rate tariff.

Short Rate Tariff:

Policy cancelled by Customer within 15 days - 80% Refund

Cancelled after 15 days	- 75% Refund
Cancelled after 1 month	- 65% Refund
Cancelled after 2 months	- 55% Refund
Cancelled after 3 months	- 50% Refund
Cancelled after 4 months	- 40% Refund
Cancelled after 5 months	- 35% Refund
Cancelled after 6 months	- 25% Refund
Cancelled after 7 months	- 15% Refund
Cancelled after 8 months	- 10% Refund
Cancelled after 9 months	- Nil Refund

Pro-rata is when the contribution is refunded based on number of unused days of the policy period.

The Company may cancel this policy by sending 30 days notice to your last known address and you shall be entitled to a return of contribution corresponding to the unexpired period of insurance for which contribution has been paid. When this policy is cancelled by us, the contribution for the period from the date of cancellation to the expiration date will be refunded using pro-rated methodology.

M. Rights of Third Parties: Nothing contained in this policy gives anyone else any rights under this policy.

N. Security: If you live in certain risk prone residential areas, the Company may insist you have high security locks and, in some cases, an alarm system fitted. To reduce your contribution, you may have told us that you have had these locks or an approved alarm fitted. The Company will print an endorsement on your schedule showing the security measures you have told us are fitted, when you must use them and the cover that is excluded if you do not use them. If the Company has insisted that you have this security, but it is not fitted or you do not keep it in good working order, the cover under the policy will not be valid for theft, attempted theft or malicious damage.

O. Non-Disclosure or Misrepresentation: Information which you gave us before this policy started, during the course of the policy or for the purposes of renewing the policy (whether provided orally, electronically or in writing and whether or not contained within the statement of fact or proposal form) must be complete and correct.

If you did not tell us of all material facts or provided us with inaccurate information, which might have affected our decision to provide insurance cover, the level of contribution, or the terms of this policy, before you took out the policy, or before renewal, then we have the right to avoid the policy. That means that we will treat the policy as if it had never existed. In those circumstances, we will repay you any premium taken and you will have to repay us any claims paid by us during the currency of the policy.

P. Governing Law & Dispute Resolution: This Agreement shall be governed by and construed in accordance with the laws of the UAE. Any dispute which may arise out of or in connection with this Agreement shall be referred to the Courts of UAE.

Q. Limits of Liability

a. Aggregate Limit of Liability

The Company shall not be liable for any amount in excess of the Aggregate Limit of Liability stated on the Policy Schedule.

b. Special Limits of Liability (Anyone Loss)

1. A single article limit of AED 10,000 applies to any covered loss unless insured as a separate item declared by the Insured person and stated clearly on the schedule;
2. The limits shown for each of the categories below is the maximum we will pay for a covered loss to that type of contents. These limits do not increase the amount of cover for your contents or any item covered elsewhere in this policy:

• Personal money	AED 2,500
• Jewellery	10% of contents sum insured for plan chosen
• Contents temporarily removed	20% of contents sum insured for plan chosen
• Clothing	5% of contents sum insured for plan chosen
• Alternative Accommodation for plan chosen	3 months' rent – not exceeding 20% of contents sum insured

7. CLAIMS SETTLEMENT

A. Claims

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

1. Contact us at +971 4040114 (Claims Department) within 24 hours from the discovery of the incident to obtain a claims form and instruction.
2. Notify the police within 24 hours if any property is lost stolen or maliciously damaged, police FIR to be provided as evidence.
3. Complete, sign and return the claims form with the appropriate documents which include but are not limited to receipts, police reports, and any other documents we may ask you to provide within fifteen days of making the original claims.
4. Provide official receipts for all declared items exceeding AED 10,000.
5. Take all reasonable steps to recover any lost or stolen property and advise us without unnecessary delay if such property is returned to you.
6. Forward all correspondence legal process or any other document to us unanswered. You must not:
 1. Pay, offer or agree to pay any amount or admit responsibility without our permission
 2. Abandon any property to us unless you have our permission.
 3. We will not pay any claims under this policy unless you have kept to the above conditions.
 4. Discuss liability with any third party.

We shall be entitled to:

1. Take over and conduct in your name the defence or settlement of any claim or
2. Prosecute in your name for our own benefit any claim for indemnity or damage or otherwise.

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

B. How we will settle your claim

At our option, the Company will indemnify you by replacement, reinstatement, repair or payment. Where the Company is able to replace the property, payment will be limited to the replacement cost offered by our preferred supplier. Where the Company is able to repair the property, payment will be limited to the repair cost offered by our preferred supplier. The total amount payable by us in respect of loss or damage under section 3 arising out of one occurrence shall not exceed the contents sum insured as per the insurance plan selected. The contents sum(s) insured will be reduced by the amount of any claim payment.

We will settle your claim by replacing the items, paying you their cash value or equivalent in vouchers, replacing or by repairing or rebuilding them (we will decide which). If your property is only partly damaged, we will pay for it to be repaired or rebuilt only if the repair or rebuild is actually done. Any permanent repairs made by our approved suppliers are guaranteed for one year. If it is not done, we will pay you:

- The amount by which the property has gone down in value because of the damage; or
- The estimated cost of the repair; whichever is the lowest.

If you are insured for your buildings and your contents under the same policy, we will take off the excess under only one cover if you make a claim under both covers for the same incident. We may take any outstanding premium from any payment we make.

It is important you must make sure that the maximum claim limit is correct. Under Contents insurance, the maximum claim limit must be enough to replace all the contents of your home with new items of the same quality and type.

For specified items of high-risk property or any other specified item, the amount shown on the schedule must be enough to replace the item as new.

When an incident happens:

- If the maximum claim limit under any section is less than the current cost of replacing, repairing or rebuilding the property as new; or
- If any amount shown in the schedule for high-risk property, or any other specified item is less than the current cost of replacing the item as new; we may either:
 - Pay only part of the value of the claim; or
 - Refuse to pay your claim.

Under the contents sections the maximum claim limit will not be reduced if you make a claim.

We will take off an amount (if appropriate) for the Contents section and its extensions for wear and tear if you claim for loss of or damage to clothes and household linen or pedal cycles.

Additionally, in settling claims the following will apply:

High risk items: In respect of High risk items, no one item shall be deemed of greater value than the single article limit unless insured as a separate item and specified on the schedule. The total value of High risk items shall not exceed 10% of the total contents sum insured. The most the Company will pay is 10% of the contents sum insured for high risk items in any period of insurance. This limit applies within (not on top of) the sum insured for contents. High risk items do not include Portable equipment.

Wear and Tear:

In settling claims for total loss or damage beyond economic repair there will be no deduction for wear & tear and depreciation except for:

- Any claim in respect of clothing, household linen and pedal cycles.
- Any claim resulting from accidental damage to radio receivers, television sets, games, recording and audio equipment, computers and carpets all more than 5 years old.

The Company 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. 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:

Amount as stated below will be deducted from any claim under this policy, unless a specific excess has been mentioned for any cover or in the schedule.

Contents – AED 500 Each and Every Loss

Personal Belongings – AED 500 Each and Every Loss

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.

Any article exceeding single article limit: Proof of value will be required when making a claim for an item valued over and above the single article limit. This item needs to be separately declared on the schedule to be considered for a claim payment. Any undeclared individual single item exceeding AED 10,000 will be covered to a maximum of AED 10,000. The Company recommends that you retain copies of receipts, valuations, photographs, instruction booklets and guarantee cards to assist in the event of a claim exceeding single article limit.

C. Claims Notification

In case of claim if any, immediate notice must be given to the Company but not later than 7 days. Failure to give notice within 7 days from the date of incident may result in denial of the claim under the policy.

Notice should be sent to **SALAMA – Islamic Arab Insurance Co PSC, Claims Department, Spectrum Building, 4th floor, Oud Metha, Sheikh Rashid Road, Dubai, UAE.**

8. HOME INSURANCE CONTRIBUTION: A. Content Insurance Benefits and Plans:

COVERAGE	SILVER	GOLD	DIAMOND
CONTRIBUTION	AED 500	AED 1000	AED2500
Home Contents			
Contents Limit			

Sub-Limit for:	100,000	200,000	500,000
Jewellery	7,500	15,000	50,000
Contents Temporarily Removed	15,000	30,000	60,000
Clothing	3,500	6,500	25,000
Loss of Rent & Alternative Accommodation	15,000	25,000	50,000
Replacement of Locks and Keys	1,000	1,000	2,000
Food in Freezers & Refrigeration	500	1000	2000
Extended Benefits			
Fatal Injury Cover (Self & Spouse)	50,000	50,000	50,000
Occupiers Personal Liability	750,000	1,000,000	1,000,000
Tenants Liability	100,000	150,000	250,000
Personal Belongings			
Personal Belongings	25,000	50,000	100,000
Domestic Helper			
Contribution	90	90	90
Death or Permanent Total Disablement	30,000	30,000	30,000
Medical Expense	7,500	7,500	7,500
Repatriation Expense	7,500	7,500	7,500

- Excess: Contents: AED 350 Each & Every Loss.
- Personal Belongings: AED 350 Each & Every Loss.
- Single Jewelry item value exceeding AED 2,500 will be covered subject to providing purchase receipt.