

PRIVILEGE HOME

TERMS AND CONDITIONS



WELCOME

You are now insured with one of the largest insurance companies in the United Arab Emirates Oman Insurance Company P.S.C. (“Sukoon”). You can be confident that we will be there whenever you need us.

Please take some time to read this booklet and accompanying Policy Schedule. These documents provide details of what this policy does and does not cover. It also explains the process of making a claim.

If you would like to change your level of cover or have any queries please call our contact centre on 800 64272.

Thank you and happy living...

we are here for you.

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INTRODUCTION

If the **Policy** holder (**You, your**) named in the **Certificate of Insurance** pays the premium as agreed with Sukoon, (**We, Our or Us**) will provide the insurance described in this Policy and any endorsements thereto for the **Insured Period** as defined in this **Policy**, to the **Insured Persons** detailed in the **Certificate of Insurance** and in reliance upon the statements, dated as stated in the **Certificate of Insurance** and which is the basis of this **Policy** and is deemed incorporate in the **Policy**.

The insurance provided under this **Policy** is only with respect to such and so many of the benefits as are indicated by a specific amount set opposite in the **Certificate of Insurance**.

This document together with the **Certificate of Insurance** and any endorsements that accompany it set out the **Policy** between the **Policyholder** and Sukoon and should be read as one document.

This **Policy** will only be in force if the **Certificate of Insurance** is signed by a person **We** have authorized.

DECLARATION

The coverage described in the **Policy** is provided and underwritten by Oman Insurance Company P.S.C. (hereinafter referred to as "Sukoon").

Sukoon has relied on the information given by the **Policyholder**. For the **Policy** to be valid, all the information provided by the **Policyholder** must be true and complete. If there are any changes in circumstances which may affect the **Policy**, the **Policyholder** must advise the intermediary or Sukoon, as soon as is reasonably possible.

This **Policy** is only valid if issued with a **Policy Schedule**. The **Policy Schedule** will indicate the benefits purchased. The **Policyholder** must read the entire **Policy** carefully to determine the Insured Persons' rights and duties, and what is and is not covered. Sukoon has no duty to provide cover unless there has been full compliance with all sections of the **Policy**.

YOUR COVER AT A GLANCE

| Scope of Cover | Limits |
|--|---|
| Art & Collectible(s) | |
| Sum Insured | As per Policy Schedule |
| Single item limit for unspecified item | Covered with a limit of AED 40,000 |
| New acquisitions | Covered up to 30% of Sum Insured for The Collection provided notification is received within 60 calendar days |
| Non specified pairs and sets | Covered up to AED 40,000 |
| Defective title | Covered up to 10% of the total Sum Insured for Art & Collectibles with a maximum of AED 75,000 |
| Emergency evacuation | Covered up to 15% of the total Sum Insured for Art & Collectibles |
| General Content(s) | |
| Sum Insured | As per Policy Schedule |
| Jewellery | Covered up to AED 35,000 |
| Valuables – Coins stamps, medals, gold, silver and plated articles | Covered up to AED 25,000 |
| Money | Covered up to AED 25,000 |
| Vehicles -Trailers, caravans, rowing boats, dinghies, sailboards, motorbikes, quads and golf buggies | Covered up to AED 25,000 |
| Contents of students living away from Home | Covered up to AED 50,000 and AED 5,000 per item |
| Personal possessions of guests | Covered up to AED 5,000 |
| Professional activities- Home office supplies and Business Equipment | Covered up to AED 15,000 |
| Damage by Domestic Pets | Covered up to AED 5,000 per policy year and AED 2,500 per occurrence |
| New Acquisitions | Covered up to 30% of Sum Insured for General Contents provided notification is received within 60 calendar days |
| Presents & Gifts | Covered up to 30% of Sum Insured for General Contents provided notification is received within 60 calendar days |
| Furs & Sporting equipment | Covered up to AED 25,000 |
| Property in the open | Covered up to AED 25,000 |
| Marquees | Covered up to AED 20,000 |
| Personal Money & Credit Cards | Covered up to AED 30,000 |
| Identity Fraud expenses | Covered up to AED 10,000 |
| Data replacement | Covered up to AED 5,000 |
| Metered water and domestic heating oil | Covered up to AED 5,000 |
| Freezer Contents | Covered up to AED 50,000 |
| Relatives residing in care Home | Covered up to AED 50,000 & AED 5,000 per item |

| | |
|--|--|
| General Content(s) (continued) | |
| Acquired disability | Covered up to AED 50,000 |
| Fatal Injury | Covered up to AED 25,000 per person injured |
| Replacement of keys and locks | Reasonable and necessary costs |
| Domestic Helper(s) | |
| Accidental Death | AED 35,000 |
| Accidental Medical Reimbursement | AED 10,000 |
| Repatriation (Accidental Death) | AED 5,000 |
| Your Liabilities | |
| Liability to other people | Covered up to AED 5,000,000 or as specified |
| Liability as a property owner | Covered up to AED 5,000,000 or as specified |
| Liability as a Tenant | Covered up to AED 5,000,000 or as specified |
| Jewellery & Valuable(s) | |
| Sum Insured | Covered up to AED 5,000,000 or as specified |
| Single item limit for unspecified items | Covered up to AED 5,000,000 or as specified |
| New acquisitions | Covered up to 30% of Sum Insured for Jewellery provided notification is received within 60 calendar days |
| Non specified pairs and sets | Covered up to AED 40,000 |
| Your Liabilities | |
| Liability to other people | Covered up to AED 5,000,000 or as specified |
| Liability as a property owner | Covered up to AED 5,000,000 or as specified |
| Liability as a Tenant | Covered up to AED 5,000,000 or as specified |
| Building(s) | |
| Sum Insured | As per Policy Schedule |
| New Acquisitions | 15% of the Building Sum Insured providing notification is received within 60 calendar days |
| Temporary removal of Fixtures & Fittings | 15% of Building Sum Insured providing notification is received within 60 calendar days |
| Emergency access | Unlimited |
| Damage to the garden | Covered up to AED 15,000 with a maximum of AED 1,500 per tree or plant |
| Alternative Accommodation | Covered up to 12 months or AED 500,000, whichever is lesser |
| Damage by Domestic Pets | Covered up to AED 5,000 per policy year and AED 2,500 per occurrence |
| Trace & Access | Covered up to the value of AED 50,000 |
| Expert Costs | Covered up to 25% of Building Sum Insured with a maximum limit of AD 500k |

The above mentioned scope and limits is generic information. The actual limits as applicable to You will be mentioned within Your Policy Schedule, and remain subject to further sub-limits, terms and conditions within the respective section of the Insurance Policy.

DEFINITIONS

Certain words in this **Policy** have special meanings. These meanings are given below. To help **You** identify these words **We** have printed them in bold and capitalized them.

Accident

A sudden, unforeseen and unexpected event caused by external, violent and visible means (but does not include any illness or disease) which results in physical **Bodily Injury** (but does not include mental, nervous or emotional disorders, depression or anxiety).

Accidental Damage

A sudden, unforeseen and unexpected physical harm to the property or the **Contents** caused by external, violent and visible means resulting in **Loss** of value or the impairment of usefulness of the property or **Contents**. This does not include **Damage** caused by a deliberate act of any member of Your **Household**.

Additional Expenses

Fees incurred to settle a claim, such as:

- Architects', surveyors', consulting engineers' and legal fees;
- The cost of clearing the debris and making the **Buildings** safe;
- The cost of complying with any government or local authority requirement following an insured event.

Agreed value

The value of an item agreed between the **Insured Person** and **Insurer** to insure an item subject to proof of value. **We** make no representations that this is the value that the item would attain if sold. The **Agreed value** should not be relied upon for any purpose except for insurance purposes only.

Antique(s)

An item that is collected or desirable because of its age, beauty, rarity, condition, utility, personal emotional connection, and/or other unique features and to be specifically declared in the **Policy Schedule**.

Art

Paintings, etchings, statuary, **Antique(s)** and other bonafide works of **Art** with historical value or artistic merit. These items need to be declared separately in the **Policy Schedule**.

Bodily Injury

An identifiable physical injury sustained during the Policy period and caused by a sudden, unexpected and specific event and excludes any disease, sickness or medical disorder.

Buildings

Your Home, built of brick, stone or concrete, roofed with incombustible material (unless otherwise stated in the **Policy Schedule**), including any domestic garages and Outbuildings, swimming pools, terraces, patios, drives, footpaths, wall fences, gates and the landlord's permanent Fixtures and Fittings situated as stated in the Schedule.

Business Equipment

Electronic office equipment consisting of computers, printers, fax machines, photocopiers and scanners used for commercial purposes.

Burglary/ Theft

Unlawful taking of property: (a) due to threatened physical harm to **You**; or (b) where there are signs of visible, violent, forcible entry or exit. This should be validated by a police report

Collection

Objects or items of high value and its rarity in nature and such as **Art, Antiques**, Paintings, etchings, statuary and other bonafide works belonging to **You** or for which **You** are legally responsible and are shown as covered in Section A of the schedule.

Consequential Loss

Any additional **Loss, Damage**, cost, expense or other financial liability occurring as a result of any **Insured Event**.

Contents

- **Household** goods and **Household** appliances; carpets and satellite dishes fixed to or in the Home;
- **Your Fixtures and Fittings** which are specifically insured under Section C - **Contents**;
- **Jewellery** not specifically insured under Section C- **Jewellery & Valuables** up to a value of AED 35,000 in all;
- Personal possessions;
- Coins, stamps and medals not specifically insured under Section A – Art & Collectibles up to a value of AED 25,000 in all;
- Gold, silver and plated articles not specifically insured under Section C - **Jewellery & Valuables** up to a value of AED 35,000 in all;
- Trailers and Buggies up to a value of AED 25,000 in all;
- **Money** up to AED 25,000 in all;
- Moveable items normally kept outside, however, within the boundaries of **Your Home** such as barbecues, garden furniture, patio heaters.

Contents do not include:

- Property more specifically insured under any other Section of this Policy;
- **Buildings** or any part thereof;
- Pets, livestock
- Mechanically propelled or assisted vehicles (other than motorised gardening equipment, golf buggies or invalid carriages), caravans, **Watercraft** over 12 feet in length, hovercraft or aircraft (other than hand propelled or models) or parts or accessories;
- Securities, travellers cheques, certificates and documents of any kind.

Credit Cards

Credit, Debit, Bankers and cash dispenser cards all held for social, domestic or charitable purposes.

Damage / Damaged

Physical harm to the **Buildings, Contents, Art & Collectibles** or **Jewellery & Valuables** resulting in **Loss** of value or the impairment of usefulness as a result of covered peril(s).

Debris Removal

Provision or clean up associated with **Damage** to a **Building** arising from an Insured peril as specified in Your Policy Schedule.

Depreciation

The **Loss** in value of an asset/ item over time due to factors such as age, wear and tear, and obsolescence or damages.

Domestic Helper

Any person(s) **Your Household** employs on their own visa sponsorship under a contract of service to work in or around **Your Home** strictly for domestic purposes only.

Endorsement

An amendment or addition to an existing insurance contract which changes the terms or scope of the original **Policy**. **Endorsements** may also be referred to as riders. An insurance **Endorsement** may be used to add, delete, exclude or otherwise alter coverage.

Excess

The first amount You must pay towards any claim. The amount for which You are responsible in respect of each and every claim, but this will not apply for any claim of more than AED 50,000.

Fixtures and Fittings

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 including fixed glass and sanitary ware such as fixed baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, lavatory pans and cisterns.

Heave

Upward or lateral movement of the site on which **Your Buildings** stand caused by swelling of the ground.

Home

The private dwellings, its garages and **Outbuildings** all located at the address shown in the Policy Schedule and used solely for domestic purposes.

Household

All permanent residents at **Your Home** who are any of the following people and provided they normally live with **You** in **Your Home**: spouse, parents or grandparents (including in-laws), children (including adopted and foster children and siblings).

Identity Fraud

The unauthorised use of another person's identity with the intention of committing an unlawful act and to achieve a financial gain.

Insured event

An **Insured Event** occurs if insured property is **Lost**, destroyed or **Damaged** by an unforeseen event, regardless of the underlying cause (e.g. fire, **Burglary**, vandalism, robbery, tap water, flood, earthquake).

Insured Person / You / Your

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

Jewellery

Articles of personal adornment containing Gemstones, pearls, watches or items of gold, silver or other precious or semi-precious metals and/or articles comprising them, designed to be worn on the person.

Loss

A physical Loss of explicit nature, covered as defined in Your **Policy Schedule**.

Lost or Stolen

Having been inadvertently Lost or having been **Stolen** by a third party without Your assistance, consent, or cooperation, this should be validated by a police report by the local **Law Enforcing Authorities**.

Market Value

The amount for which an article could reasonably be expected to be replaced immediately prior to the time of **Loss** or **Damage** with one substantially identical, as determined by an independent expert.

Money

Denominations or currency of value such as Cash, cheques, postal orders, bankers' drafts, travellers' cheques, premium bonds, gift tokens, all held for social or domestic purposes only.

Mould

Any type or form of fungus, including but not limited to all forms of **Mould** or mildew, and any mycotoxins, spores, scents, vapors, gas or substance, including any by-products, produced or released by **Mould**.

Outbuildings

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.

Period of Insurance

The time for which this Policy is in force as shown in the **Policy Schedule**.

Personal Documents

Identification documents issued by the **Insured Person's** country, state or province including but not limited to **Your** passport, driving license, work permit, residence permit, base pass, Emirates ID Card, or other personal identification documents **You** would normally carry on **Your** person.

Policy

The validation page attached to this **Home** Insurance setting out the name of the **Insured Person**, **Period of Insurance**, locations insured, sums insured and other particulars or special conditions and terms applying to **Your insurance**.

Policy Effective Date

The date at which the Policy incepts as defined in the **Policy Schedule**.

Policy Schedule

The relevant **Policy Schedule** issued by **Us** which sets out important details of cover such as who is insured, the cover(s) provided, the **Period of Insurance**, the relevant limits, deductibles and other important information.

Policyholder

The **Insured Person** named on the **Policy Schedule**.

Premises

The **Buildings** and the associated land at the address(es) specified in the **Policy Schedule** which are all used for domestic purposes.

Property in the open

Items such as Garden furniture, ornaments, statues and similar items used within the boundaries of **Your Home** to decorate **Your** patios, gardens and left in the open which are not shown as covered in the **Policy Schedule** and other similar items that are usually left outside.

Replacement Cost

The amount it would cost to replace an item by another item of similar characteristics and specifications (betterment is not allowed).

Safe

A strong lockable cabinet made by a specialist manufacturer specifically designed to protect **Jewellery** and items of high value from **Theft** or unauthorised removal.

Schedule

The document sent to **You** when **We** accepted this insurance and any subsequent amendment, whichever is the most recent, showing the name of the insured, the address of Your Home, Your correspondence address, the amounts insured for each section of the **Policy** and the **Period of Insurance**.

Subsidence

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.

Sum Insured/ Limit

The amount related to each benefit according to the table of benefits listed in the **Policy Schedule**.

Tenant

Renting or leasing a property, such as a house, villa or apartment in which You reside and use solely for residential purpose.

SECTION A

ART & COLLECTIBLES

Terrorism

Use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with an organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment of the economy. **Terrorism** shall also include any act which is verified or recognized as an act of **Terrorism** by the relevant government of the UAE.

Unoccupied

Not lived in by You or by a person authorised by **You** for longer than 60 consecutive calendar days.

Valuables

Stamp or medal collections, curios, pictures, furs, other works of **Art**, rugs or carpets, articles of gold/silver or other precious metal **Jewellery** and to be declared separately.

War

War, whether declared or not, or any **War** like activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Waste

Materials to be disposed of, recycled, reconditioned or reclaimed.

Watercraft

Boat or craft designed for use on or over water restricted to leisure use only.

We / Ours / Us / Insurer / Sukoon

Oman Insurance **Company** P.S.C. ("Sukoon"), United Arab Emirates.

1. Insured Items

1.1. Insured are works of **Art** owned by **You** or owned by a member of **Your Household**. The same applies to works of **Art** which are under Your custody or control or under the custody or control of a member of **Your Household**.

1.2. **Art** objects covered within these conditions of insurance are items serving **Your** private purposes, the value of which is determined to a significant degree by their artistic intention or artistic design or production, as well as those collected and exhibited by public cultural institutes. These are:

- Paintings, watercolors, drawings, engravings, prints;
- Photographic **Art**, collages, graphics;
- Sculptures, statues, object **Art**, installations, Asiatika, Afrikana;
- Design objects;
- Video **Art**, media **Art**;
- Oriental and artist carpets, tapestries;
- **Antique** musical instruments;
- Antiquarian books, manuscripts, documents;
- **Antique** furniture;
- Silver objects of **Art**;
- Valuable collections of objects.

1.3. Jewelry is not one of the insured items.

1.4. **Art** objects in the open Sculptures, statues and installations are covered in the open, providing they have been created for exhibition in the open. Any items weighing less than 200 kg are only insured if they are firmly anchored to the ground.

2. Insured Risks and Insured Events

In addition to Section A, Clause 1, the following applies:

2.1. **Art** objects in the open air (according to point 1.4)

For works of **Art** in the open air, insurance cover exists exclusively for the following risks:

- Fire, lightning, explosion, impact of an aircraft, its parts or its cargo
- Storm, hail

A storm is a weather-related air movement of at least wind force 8 (wind speed at least 63 kilometers per hour). Only damages that arise are insured:

- a. By direct impact of the storm on insured property;
- b. In that the storm throws building parts, trees or other objects onto insured things.

- Tap water, flood and backwater
- Earthquake

2.2. Further insurance claims

If **You** commission a work of **Art** from a living artist, **You** can agree with **Us** to cover the death and disability risk of the artist. For this purpose, an individual agreement with **Us** at the time is required, to which the death or disability of the artist is not yet foreseeable.

If an agreement has been reached with **Us** and the artist dies or becomes disabled before the work of **Art** can be completed, **We** will compensate the price already paid for the work of **Art**.

The maximum compensation for an Insured Event per insurance year is AED 75,000, unless otherwise agreed with Us.

3. Insurance Coverage Outside the Insurance Locations (Worldwide insurance)

For things that are temporary (but for a maximum of 6 calendar months) outside the insured location, there is Worldwide Insurance cover under this **Policy** in the following cases:

3.1. Transports and new acquisitions of works of **Art**

- Insurance cover exists during transport to restorers, auctions, galleries, exhibitions and between several places of insurance.
- Insurance coverage also exists for works of **Art** acquired outside an insured location before being taken to an insured location.
- Obligations

When transporting works of **Art**, **You** must make sure the packaging of the insured works of **Art** is done in a manner such as that of a recognized **Art** courier, properly and professionally taking into account the size and condition, the type, the means of transport and the trip itinerary (adequate packaging). If the packaging of the Insured works of **Art** is commissioned by a third party who has the necessary experience in the transport of **Art** in that he is a professional Art courier, then **You** can assume that the packaging is appropriate and professional.

- Compensation Limit

The compensation is limited to the value of the artwork as per the Policy Schedule of insurance, unless otherwise agreed.

3.2. Artworks in the custody of Restorers

If **Your Art** objects are kept for repair or restoration by a restorer who is a member of ICON (Institute of Conservation) or BAFRA (British Antique Furniture Restorer's Association), insurance cover exists on its Premises. The compensation for these stays is limited to the value of the artwork as per the Policy Schedule of insurance, unless otherwise agreed.

Other cases of insurance cover under worldwide insurance (eg for stays in galleries or at exhibitions) can be arranged individually with Us and shall only take place upon issuance of a separate specific Endorsement.

4. Sum Insured and Value

4.1. Sum Insured

Your Art Collection is insured up to the **Sum Insured** shown on the **Policy Schedule** of insurance and within the agreed compensation limits. The **Sum Insured** is the maximum amount that can be due in the event of an **Insured Event**. The amount payable under the **Policy** will be based on the Agreed value of the item which has been **Lost** or **Damaged**. We will not be liable for more than the Agreed value of the item.

For items not specified in the Policy Schedule or individually listed in a specification held by Us or Your insurance adviser, *the most We will pay is AED 40,000 for any one item, pair or set*. Under no circumstances will We pay more than the total amount insured for unspecified items.

The Insured value should be based on the current Market Value at the time the contract is concluded.

5. Compensation Calculation in Case of Damage

5.1. Total **Damage**

In the case of destroyed or **Lost** works of **Art**, **We** will reimburse the **Loss** based on the **Sum Insured** shown in the **Policy Schedule of insurance** and in accordance with clause 4.1.

5.2. Partial **Damage**

In the case of **Damaged** works of **Art**, **We** will reimburse **You** the necessary repair and restoration costs at the time of the Insured Event plus a possible impairment, but at the most the Market Value according to the **Sum Insured** shown in the **Policy Schedule** of insurance and in accordance with clause 4.1.

5.3. **Damage** to pairs, sets and series

We will pay **You** the **Agreed** value of the entire pair or set if You surrender the undamaged article(s) of the pair or set to **Us**. For items not specified on the schedule, the most **We** will pay under this section is AED 40,000 for any pair or set.

The property for these works of **Art** in this case passes to **Us**.

5.4. Increases in value and new acquisitions

For new acquisitions during the **Policy** period, these are to be notified within 60 calendar days of the date of purchase, the cover and premium will be adjusted accordingly.

*The maximum **We** will pay under this section is 30% of the amount insured for **Art** and collectibles.*

5.5. Provision for appreciation of prized works of **Art** upon death of the artist

We will increase the amount insured for any item listed in the specification by up to 100% if the artist dies during the **Period of Insurance**. **We** will only do this for the six months immediately following the death of that artist and provided **You** can produce an independent professional valuation or a purchase receipt which is not more than three years old at the time of any physical **Loss** or physical **Damage** **We** have agreed to pay.

SECTION B

CONTENTS

1. Insured Items

1.1. Household Contents.

This includes all things that serve a Household to set up or to use or for consumption.

1.2. Limited insured Household Contents

- For furs, and sporting equipment, the compensation per claim is limited to AED 25,000, unless otherwise agreed.
- Radio and television antenna systems, as far as these objects do not serve several properties or commercial purposes;
- Add-on furniture / kitchens, which are produced as standard and not individually manufactured for the building, but have only been adapted to the building conditions for installation effect;
- Objects inserted in the building that **You** have acquired or acquired as a **Tenant** at **Your** expense and for which **You** bear the risk;
- Motorized wheelchairs and lawn mowers, trailers, caravans, quads and golf buggies are covered up to AED 25,000
- In addition the following motor vehicle accessories: spare tires and wheels, child seats, roof boxes, roof and rear luggage and / or bicycle carriers as well as motorcycle suitcases.
- Canoes, rowing, folding and inflatable boats, including their motors and surfing equipment are covered up to AED 25,000
- Model aircraft, but not during flight operations;
- Tools and equipment that serve **You** or a member of **Your Household** at work or in a trade;
- Merchandise, other commercial supplies that serve **You** or a member of **Your Household** in a business, at work or in a trade, except in the case of goods excluded under clause 1.3. The compensation is limited to AED 25,000 per **Insured Event**, unless otherwise agreed.
- Technical, visual and acoustic security systems (eg burglar alarm technology) which You have acquired as the **Tenant** or owner of the property and for which You bear the risk;
- Building and furniture glazings (made of glass and plastic) at the entire insured location; in **Outbuildings** (eg greenhouses) only if they are used exclusively privately.
- Gardening equipment, furniture, barbecues and play equipment on the insurance property except in the case of items excluded under Number 1.3. The compensation is limited to AED 50,000 per **Insured Event**, unless otherwise agreed.
- **Damage** caused by privately kept pets (for example, dogs, cats, birds). *The compensation is limited to AED 2,500 per **Insured Event**, unless otherwise agreed.*

1.3. Uninsured Contents

- Works of **Art** according to Section A - **Art** & Collectibles
- **Valuables, Jewellery** as well as high quality wrist and pocket watches according to section C – **Jewellery & Valuables**;

- Building components, unless they are mentioned in points 1.2.3 to 1.2.4
- Motor vehicles of all kinds and their trailers, and parts and accessories, other than those mentioned in 1.2.5.
- **Watercraft** of all kinds, unless mentioned in 1.2.6
- Aircraft of all kinds, unless mentioned in point 1.2.7
- Electronically stored data and programs

2. Insured Risks and Insured Events

In addition to Section B, Clause 1, the following applies:

2.1. New acquisitions

Loss of or **Damage** to **Contents** newly acquired by **You** during the **Period of Insurance** provided that **You** notify **Us** of the acquisition within 60 calendar days and an additional premium is paid to the **Insurer**.

*The maximum **We** will pay under this section is 30% of the amount insured for **Contents**.*

2.2. Presents and gifts

Loss of or **Damage** to **Contents** only intended to be in **Your** possession for a short time, such as presents and gifts, are automatically covered for up to 60 calendar days. *The maximum **We** will pay under this section is 30% of the amount insured for **Contents**.*

2.3. Alternative accommodation, rent payable and **Loss** of rent

If **Your Home** is rendered uninhabitable by **Loss** or **Damage** covered by this **Policy**, or the local authority prohibits access to **Your Home**, and provided that **You** have our prior written agreement, **We** will pay, subject to the limits as mentioned below, either:

- The reasonable cost of alternative accommodation which **You** as occupier of the **Buildings** incur for **Your Household** and **Your** domestic pets; or
- Any rent for which **You** are liable as occupier; or
- **Loss** of rent which **You** are unable to recover.
- ***We** will not pay for alternative accommodation, rent payable or **Loss** of rent for more than 12 months or more than the value of AED 500,000, whichever is the lesser.*

2.4. Tenant's improvements

Loss of or **Damage** to **Fixtures and Fittings** installed by **You** at **Your** expense.

*The maximum **We** will pay under this section is up to 10% of the amount insured for **Contents** or the amount shown in the **Policy Schedule** whichever is higher.*

2.5. Metered water

Loss of metered water. **We** will not cover the cost of repairs to any fixed domestic water or heating installation.

*The maximum **We** will pay under this section for any one incident and in all during the **Period of Insurance** is AED 5,000.*

2.6. Property in the open

Loss of or **Damage** to **Property in the open** but within the boundary of the **Premises** caused directly by fire, lightning, explosion, earthquake, **Theft**, vandalism, malicious acts, smoke or impact.

*The maximum **We** will pay under this section is AED 25,000 in respect of any one incident or the amount shown in the schedule, whichever is higher.*

2.7. Marquees

Loss of or **Damage** to any marquee under **Your** custody and control, or on loan or hire to **You** from any third party, provided that it is not insured elsewhere.

*The maximum **We** will pay is **Your** legal liability to the owner or hirer, or the current **Market Value** of the marquee, or AED 20,000, whichever is less.*

2.8. Replacement of keys and locks

The cost of replacing and fitting the locks of external doors and windows, intruder alarms or **Safes** at the **Buildings** if any keys to the locks are **Stolen** or **Lost** anywhere in the world.

*The maximum **We** will pay under this section is the amount insured for **Contents**.*

2.9. Freezer **Contents**

We will pay for **Loss** of or **Damage** due to putrefaction of the perishable food items of **Your** freezer and/or refrigerator at the **Premises** caused by:

- Accidental failure of the freezer and/or refrigerator;
- Refrigerant fumes escaping from the equipment;
- Accidental failure of the electricity or gas supply.

We will not pay for **Loss** or **Damage** caused by (see also General Exclusions on pages 39-41):

- The deliberate act of any electricity or gas company or the exercise by any such company or authority of its power to withhold or restrict supply;
- Failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas company;
- Your failure to maintain the equipment in good serviceable condition.

*The maximum **We** will pay under this section is AED 50,000*

2.10. Pedal cycles

- Loss of or **Damage** to **Your** pedal cycles and their accessories, occurring anywhere in the world. *The maximum **We** will pay under this section is the amount insured for **Contents**.*

- We will not pay for **Loss** of or **Damage** (see also General Conditions and Exclusions on pages 29-41):

- To tyres, lamps or other accessories unless the pedal cycle is **Lost** or **Damaged** at the same time;
- While the pedal cycle is used for racing or is hired or lent to anyone not a member of **Your Household**;
- Caused by Theft when left outside the **Premises** unless it is attached by an appropriate security device to a permanently fixed structure.

2.11. Acquired disability

The cost of reasonable and necessary alterations to **Your Home** to enable **You** to live unassisted if **You** have become permanently physically disabled as a direct result of a sudden and unforeseen Accident during the **Period of Insurance**.

*The maximum **We** will pay under this section is AED 50,000 in respect of any one incident.*

For the purposes of this extension, the definition of "**You**" extends to include Your spouse and dependent children permanently residing at **Your Home**.

2.12. Data replacement

The cost of retrieving and/or replacing **Lost** personal data as a result of **Loss** or **Damage**, insured under Section B- **Contents**, to **Your** computer. **We** will not pay the cost of replacing or restoring any hardware or software, or any **Consequential Loss**.

*The maximum **We** will pay under this section is AED 5,000 in respect of any one incident.*

2.13. Business Equipment

Loss of or **Damage** to **Your Business Equipment** whilst kept at **Your Home**.

*The maximum **We** will pay under this section is AED 15,000 in any one **Period of Insurance**.*

2.14. Credit Cards

Any amounts **You** become legally liable to pay following unauthorised use of **Your Credit Cards**, issued in the United Arab Emirates to **You** or a member of **Your Household**, after they are **Lost** or **Stolen** from **Your Home** or while anywhere in the world, while in the custody or control of a member of **Your Household**. **You** must tell the card issuer within 24 hours of the **Loss** being discovered. **We** will not pay for (see also General Exclusions on pages 39-41):

- **Credit Cards** held for business or professional purposes;
- Unauthorised use of a credit card by a member of **Your Household** or immediate family;
- Any claim resulting from the **Theft** or **Loss** of a credit card where **You** or **Your Household** have failed to comply with all terms and conditions under which it was issued.

*The maximum **We** will pay under this section for any one incident and in all during the **Period of Insurance** is AED 30,000.*

2.15. Identity Fraud expenses

The cost of reasonable and necessary solicitor's fees that **You** incur as a result of an **Identity Fraud**, to:

- Reinstate **Your** consumer credit rating;
- Remove incorrect judgments;
- Defend a claim against **You** by financial institutions;

Provided that the fees are incurred with our prior written approval.

*The maximum **We** will pay under this section is AED 10,000 in any one **Period of Insurance**.*

2.16. **Your** liability as Occupier

Your Household's legal liability to pay damages, costs and expenses agreed by **Us** in advance in writing incurred by **Your Household** in the defence of a claim resulting from an **Accident** occurring during the **Period of Insurance**:

- That **Your Household** is liable for as occupier, but not as owner, of the **Buildings** occurring in or about the **Premises** shown in the schedule;
- That **Your Household** is liable for in a personal capacity not connected with the ownership or occupation of the **Buildings** occurring anywhere in the world, but limited in the United States of America or Canada to **Your Household's** stay in those countries which does not exceed 90 calendar days in total for either or both of those countries during any **Period of Insurance**;
- Which causes **Damage** to property or **Bodily Injury** to a person.

The maximum **We** will pay under this section for claims inclusive of costs and expenses for any one **Accident** or series of **Accidents** from one cause is AED 5,000,000.

- We will not pay under this section for: (see also the General Exclusions on pages 39-41)
a. Liability for:

Loss of or **Damage** to property which belongs to or is in **Your Household's** care or the care of any person under contract of service with **Your Household**.

b. Liability arising out of:

- Ownership, occupation, possession or use of any land or building except the occupation of the **Premises** shown in the schedule;
- Ownership, possession or use of any mechanically propelled vehicle (except motorised gardening equipment, golf buggies and invalid carriages), aircraft or **Watercraft** over 12 feet in length;
- Ownership, possession or use of livestock or dogs or other pets
- Ownership, occupation, possession or use of any **Premises** in the United States of America or Canada.

2.17. **Your** liability as a **Tenant**

Your Household's legal liability as **Tenant** to the owner of the **Buildings** for:

- **Loss** of or **Damage** to the **Buildings** caused directly by the following events:
 - Fire, lightning, explosion or earthquake;
 - Storm or flood;
 - Weight of snow;
 - Theft** or attempted **Theft**;
 - Escape of water from any washing machine, dishwasher, refrigerator, freezer, fixed domestic water or heating installation.
- The cost of repairing **Accidental Damage** to domestic fuel oil pipes, underground service pipes and cables, sewers and drains.

We will not pay for (see also the General Exclusions on pages 39-41):

- Liability for **Loss** or **Damage** arising out of any contract unless **Your Household** would have been liable had the contract not been made
- Liability for **Loss** or **Damage** arising from the tenancy of any **Premises** in the United States of America or Canada.

The maximum **We** will pay under this section for claims inclusive of costs and expenses for any one **Accident** or series of **Accidents** from one cause is AED 5,000,000.

2.18. Fatal injury

If any member of **Your Household** suffers physical injury at the **Premises**, which proves fatal within 12 months, as a result of fire or violence caused by burglars, **We** will pay **You** or **Your** legal personal representative AED 25,000 for each person so injured.

3. Insurance Coverage Outside the Insurance Locations (external insurance)

3.1. There is worldwide insurance coverage for insured property that is owned by You or of members of **Your Household**

or

Serve **You** or a member of **Your Household** at **Home** as long as the things are temporarily (maximum for 6 months, unless otherwise agreed) outside the places of insurance.

3.2. Insurance coverage also covers insured property purchased outside an insured location for subsequent transfer to an insured location.

3.3. Sports equipment (for example riding saddles, golf equipment) belonging to **You** and used for **Your** personal use when permanently outside the **Home** at the sports venue. The same applies to sports equipment belonging to a member of **Your Household** and serving their personal use.

*The maximum compensation is limited to AED 25,000 per **Insured Event**, unless otherwise agreed.*

3.4. Relatives in a retirement / nursing **Home** or Students living away from **Home**. **Loss** of or **Damage** to **Contents** in the possession of members of **Your Household** who are temporarily living away from **Home** is AED 5,000 for any one item with an overall limit of AED 50,000 per person during the **Period of Insurance**.

- The insurance cover according to clause 3.4 applies to parents, grandparents, siblings and half-siblings and children of **You** as well as of **Your** spouse living with **You**. In addition, the insurance coverage also applies to **Your** spouse living in **Your Home** who moves to a retirement or nursing **Home**.

If the spouse currently living with **You** moves to a retirement/nursing **Home**, any insurance cover for his or her parents, grandparents, siblings or half-siblings remains.

In addition, compensation is only paid if compensation can not be claimed from another insurance contract (for example, private or statutory health insurance).

4. Sum Insured and Value Sum Insured

Your Household Contents are insured up to the amount of the agreed **Sum Insured** shown on the **Policy Schedule** of insurance. The **Sum Insured** is the maximum amount that can be due in the event of an **Insured Event**.

Insured Value is the replacement price of an individual item of the same type and quality in mint condition (new value). This value may be higher or lower than the original purchase price.

5. Compensation Calculation in Case of Damage

5.1. Total **Damage**

In case of destroyed or **Lost** items, **We** will replace the insured value according to clause 4.

5.2. Partial **Damage**

In the case of **Damaged** goods, **We** will reimburse **You** for the necessary repair and restoration costs at the time of the Insured Event, but not more than the **Sum Insured** according to clause 4.

SECTION C

JEWELLERY & VALUABLES

1. Insured Items

1.1. Insured are **Valuables** and **Jewellery**,
That are owned by **You** or owned by a member of **Your Household**,
or
Serve **Your** private use or that of a member of **Your Household**

1.2. Fall under **Valuables**

- Cash
- Documents including passports and other securities,
- Stamps, coins and medals as well as all things made of gold, platinum or palladium, which are not **Jewellery**.

1.3. Fall under **Jewellery**

- **Jewellery** of all kinds, regardless of the material,
- High-quality pocket and wrist watches,
- Jewels, pearls, gemstones.

2. Insured Risks and Insured Events

In addition to Section C, clause 1, the following applies:

2.1. New acquisitions

Loss of or **Damage** to **Jewellery** newly acquired by **You** during the **Period of Insurance** provided that **You** notify **Us** of the acquisition within 60 calendar days and an additional premium is paid.

*The maximum **We** will pay under this section is 30% of the amount insured for **Jewellery**.*

2.2. Pairs and Sets

We will pay **You** the **Agreed value** of the entire pair or set, if **You** surrender the undamaged article(s) of the pair or set to **Us**. For items not specified on the schedule, *the most **We** will pay under this section is AED 40,000 for any pair or set.*

2.3. Restoration, repair or similar processes

Loss of or **Damage** to items undergoing restoration, repair or any process of heating, drying, cleaning, washing, dyeing, alteration, maintenance, dismantling or decoration, but excluding the re-cutting of stones.

3. Insurance Coverage Outside the Insurance Locations (Worldwide Insurance)

Jewellery and **Valuables** are covered in the insured locations only while being stored in a locked **Safe**, unless otherwise agreed by **Us** and specified on the **Policy Schedule**. For items that are temporarily outside of the insured locations, these are covered up to the **Sum Insured** specified in the **Policy Schedule** of insurance under worldwide insurance coverage;

- Up to a maximum of 6 months
- For an unlimited duration on request and written agreement by **Us** based on part 3.4 below.

3.1. Carrying Risk (on the way)

For **Valuables** and **Jewellery** there is worldwide insurance coverage provided for **You** or a member of **Your Household** or any other person (named in the **Policy Schedule** of insurance) traveling in a manner that is in accordance with their intended purpose or kept safe in personal custody.

3.2. If **You** store **Valuables** or **Jewellery** in the main **Safe** within a hotel, other tourist accommodation, holiday **Home** or on a passenger ship, insurance cover is available up to the **Sum Insured** specified in the **Policy Schedule**, unless otherwise agreed.

3.3. Insurance cover also applies to **Valuables** and **Jewellery** purchased outside an insured location before being taken to an insured location. The compensation is limited to 30% of the **Sum Insured** for **Jewellery & Valuables**, per **Insured Event**, unless otherwise agreed with **Us**.

3.4. **Jewellery and Valuables** kept in a rented bank vault are covered up to the **Sum Insured** shown in the **Policy Schedule**, unless otherwise agreed.

4. Sum Insured

Insured are **Jewellery** and **Valuables** up to the amount of the insured sum agreed and within the agreed compensation limits. The **Sum Insured** is the maximum amount that may become due in the event of an **Insured Event**.

The amount payable under the **Policy** will be based on the **Agreed** value of the item which has been **Lost** or **Damaged**. **We** will not be liable for more than the **Agreed** value of the item. For items not specified in the **Policy Schedule** or individually listed in a specification held by **Us**, the most **We** will pay is AED 40,000 for any one item, pair or set. Under no circumstances will **We** pay more than the total amount insured for unspecified items

5. Compensation Calculation in Case of Damage

5.1. **Loss** or Total **Damage**

In the case of destroyed or Lost **Jewellery** or **Valuables**, **We** will reimburse the **Loss** based on the **Sum Insured** shown in the **Policy Schedule** of insurance and in accordance with clause 3.1-carrying risk.

5.2. **Damage** to pairs, sets and series

We will pay **You** the **Agreed** value of the entire pair or set if **You** surrender the undamaged article(s) of the pair or set to **Us**. For items not specified on the **Policy Schedule**, the most **We** will pay under this section is AED 40,000 for any pair or set. The ownership for these pieces in this case passes to **Us**

5.3. Increases in value and new acquisitions

For new acquisitions during the contract period, these are to be notified within 60 calendar days of the date of purchase, the cover and premium will be adjusted accordingly. The maximum **We** will pay under this section is 30% of the amount insured for **Jewellery** and **Valuables**.

5.4. **Partial Damage** In the case of **Damaged** goods, **We** will reimburse **You** for the necessary repair and restoration costs at the time of the **Insured Event**, but not more than the insured value according to clause 4.

5.5. In case of the replacement of **Jewellery** **We** will support **You** on request.

5.6. In the case of **Damage** to **Jewellery**, watches, pearls and precious stones, **We** are entitled to substitute in kind for compensation in cash.

6. Safe Limits

6.1. Unless otherwise agreed, the compensation for property located outside an accredited **Safe**, within an Insured location, is as follows:

- AED 5,000 for cash,
- AED 1,000 for documents including passbooks and other securities,
- AED 5,000 for stamps, coins and medals as well as all things made of gold, platinum or palladium, which are not **Jewellery**,

6.2. All **Jewellery** and **Valuables** must be kept in an accredited **Safe** while in the Insured locations.

Within an accredited **Safe**, **Valuables** and **Jewellery** are insured for each **Insured Event** with the rating limits specified below or the equivalent value in local currency:

Grade 0 – **Valuables** rating of £60000.

Grade I – **Valuables** rating of £100000.

Grade II – **Valuables** rating of £175000.

Grade III – **Valuables** rating of £350000.

Grade IV – **Valuables** rating of £600000.

Grade V – **Valuables** rating of £1000000.

7. Special Obligations

The following additional obligations apply:

7.1. You are required to have **Jewellery** checked by a specialized company (eg jeweler) every three years for the durability of the settings, clasps, locks and joints, and repaired if necessary. If it appears necessary due to external signs of **Damage** such as loose settings or closures, the test must be performed immediately.

7.2. Furthermore, **You** are obligated to immediately change the access code of any **Safe**, if **You** have purchased a used **Safe** from a previous owner or are aware that the code has been made known to someone outside of **Your** confidence, to a personal access code.

7.3. Upon and after the occurrence of an **Insured Event** for destroyed or **Lost** credit/debit cards or other devices capable of being debited, **You** must immediately take action and report the matter and protect any other cards or devices.

7.4. In addition, the general obligations as well as the consequences of breach of duty apply. Please refer to General Conditions and Exclusions (pages 29-41).

SECTION D BUILDINGS

1. Insured Items Buildings

The private dwelling(s) at the address(es) specified in the **Policy Schedule**, including the garden, grounds, garage and outbuildings.

2. Insured Risks and Insured Events

In addition to Section D, clause 1, the following applies:

2.1. New acquisitions

Loss of or **Damage** to **Fixtures and Fittings** newly acquired by **You** during the **Period of Insurance** provided that **You** notify **Us** of the acquisition within 60 calendar days and an additional premium is paid. *The maximum **We** will pay under this section is 15% of the amount insured for the **Buildings**.*

2.2. Temporary removal of **Fixtures and Fittings**

Loss of or **Damage** to any **Fixtures and Fittings** removed from the **Buildings** for up to 60 calendar days for repair, restoration or safekeeping.

2.3. Additional Expenses

Any necessary and reasonable Additional Expenses which **You** incur in reinstating the **Buildings** following insured damages, up to a maximum of 25% of the amount insured for the **Buildings**.

2.4. Alternative accommodation and **Loss** of rent

The reasonable additional costs of providing alternative accommodation necessarily incurred by **You** which **We** have agreed in advance or **Loss** of rent which **You** are unable to recover if and only for as long as:

- All sections of the property are rendered uninhabitable by **Loss** or **Damage**;
- A statutory or regulatory body or agency prohibits occupation or use of **Your Home**.

We will not pay for **Loss** of rent or alternative accommodation for more than 12 months or AED 500,000 whichever is the lesser.

2.5. Trace and access

The cost of locating a leak from **Your** fixed domestic water or heating installations. The maximum **We** will pay under this section for any one incident and in all during the **Period of Insurance** is not more than AED 50,000 for locating a water leak, as well as the cost of removing any part of **Your Home** necessary to locate the course of escape. **We** will not cover the cost of repairs to any fixed domestic water or heating installation.

2.6. **Damage** to the garden

Loss of or **Damage** to the garden of the **Buildings** caused by fire, lightning, collision or impact, Theft or vandalism. *The maximum **We** will pay is AED 1,500 for any one tree, plant or shrub and AED 15,000 in all for each and every incident of **Loss** or **Damage**.*

2.7. **Damage** to gates or fences by falling trees or branches

Damage to gates or fences at **Your Premises** caused by falling trees or branches. *The maximum **We** will pay under this section is AED 5,000 in respect of any one incident. **We** will not, however, pay for **Damage** caused by lopping, topping or felling of trees or shrubs.*

2.8. Emergency access

The cost of repairing **Your Home** as a result of **Damage** caused in attending a medical emergency.

2.9. **Damage** by domestic pets

Loss of or **Damage** to the **Home** caused by chewing, scratching or fouling of domestic pets. *The maximum **We** will pay under this section is AED 5,000 in any one **Period of Insurance** and AED 2,500 per **Insured Event**.*

2.10. Owner's liability

You legal liability to pay damages plus costs and expenses, agreed by **Us** in writing, incurred by **You** in the defence of a claim made against **You** resulting from **Accidents** or disease where liability is imposed on **You** as a result of **Your** ownership of the **Buildings** (but not **Your** occupation of the **Buildings**) at the **Home** address specified in the **Policy Schedule**, which cause **Damage** to property or **Bodily Injury** to a person.

*The maximum **We** will pay for claims under this section, together with costs and expenses for any one **Accident** or series of **Accidents** from one cause, is AED 5,000,000.*

We will not pay for (see also the General Exclusions on pages 39-41):

- liability for **Bodily Injury** to any member of **Your Household** or to any person employed by any member of **Your Household**;
- liability for **Loss** of or **Damage** to property which is owned, leased, let, rented, hired or borrowed by any member of **Your Household** or which is in the care of any person under contract of service with **Your Household**;
- liability arising out of:
 - a. any contract unless **You** would have been liable had the contract not been made;
 - b. **Loss** of or **Damage** to any private residence **Your Household** previously owned or occupied.

2.11. Domestic Helper Benefit

We will pay up to the sums insured listed below for a **Domestic Helper** employed by **You** and under **Your** sponsorship, should they sustain accidental **Bodily Injury** during the **Policy** period:

- Death or permanent total disablement AED 35,000
- Medical expenses AED 15,000
- Repatriation costs AED 5,000
- **We will not pay for any claim not arising from the work the person is employed to do for **You**, as a **Domestic Helper** or arising from the following:**

a. *Hazardous pursuits and occupations*

b. *Self Inflicted injury or illness*

c. *Intoxicating liquor or drugs*

d. *Persons over the age of 65 or below the age of 18 years at the time of the incident*

3. Sum Insured and Value

Sum Insured **Your** property and building are insured up to the amount of the agreed **Sum Insured** shown on the **Policy Schedule** of insurance. The **Sum Insured** is the maximum amount that can be due in the event of an **Insured Event**.

4. Compensation Calculation in Case of Damage

4.1. Total or partial **Damage**

We will pay the cost of repair or reinstatement of the **Damaged** part of the building up to the amount insured shown in the **Policy Schedule** provided that the work is carried out without delay. However, **We** will not pay for any **Depreciation** of **Market Value** beyond the cost of repair or reinstatement; or where this has been specifically agreed by **Us** and it is noted in **Your Policy Schedule**. **We** will pay the full cost of rebuilding or repairing any **Damage**, even if it is more than the amount insured, if **You** have a current rebuilding cost valuation for **Your Home** which has been approved by **Us** and the amount insured reflects this valuation. **We** will only do this if **You** tell **Us** about any additions, alterations or improvements **You** have made to the **Home** since the valuation was carried out and **You** amend the amount insured to reflect the work.

***We** will not pay for any **Depreciation** of **Market Value** beyond the cost of repair or reinstatement.*

***We** will not pay for **Loss** of or **Damage** caused by:*

- *Frost, except to fixed water tanks, apparatus and pipes;*
- *Storm, flood, or lopping, topping or felling of trees or shrubs, to gates or fences.*
- ***Loss** or **Damage** occurring while **Your Home** has been left **Unoccupied** for more than 60 consecutive calendar days.*
- ***Loss** or **Damage** to the component or appliance from which water or oil escapes.*
- *Consequential **Damage** to the **Buildings** due to leakage of water from pipes due to wear and tear of the pipes or their connections.*
- ***Loss** or **Damage** caused by **You**, guests, tenants, employees, any member of **Your Household** or **Domestic Helpers**.*

GENERAL CONDITIONS

1. Insured Items

The insured items are shown in clause 1 of the Sections A, B, C and D of this **Policy** wording.

2. Geographical limits

UAE and/or elsewhere in the world for some specific covers as stated in **Your Policy Schedule**.

3. Claiming under multiple sections of the Policy

Where a valid claim falls under one or more sections of the **Policy**, a claim can only be submitted under one section and for no more than the value of the item **Lost** or **Damaged**.

4. Insurance locations

4.1. Insurance cover exists for insured items (see in each case clause 1 of the Sections A, B, C & D) within the location specified on the **Policy Schedule**.

4.2. The insured location is **Your** property listed in the **Policy Schedule** and its amendments. This also includes all rooms in the building (for example, single cellar, roof storage), which are exclusively a part of **Your** property. The same applies to rooms in **Outbuildings** on the same property.

4.3. Other insured locations (eg bank deposit box) require individual agreement.

4.4. For **Household Contents** (without **Art** and collectibles and **Jewellery** and **Valuables** according to Section A and C) also covers insurance in garages outside the insurance property, provided they are located within the UAE and used exclusively by **You** or a member of **Your Household**, for private purposes.

4.5. Furthermore, insurance cover also exists in rooms which are used exclusively by **You** for professional or commercial purposes, if they are structurally a part of the insured property listed on the **Policy Schedule**.

4.6. Insurance cover exists for items outdoors on which the insured property is located.

4.7. In the event of a change of residence, the insurance cover is transferred to the new property on notification and acceptance by the **Insurer**, provided **You** use the new property in the same way as the previous one. If the new property is not within the UAE, cover will not be transferred.

4.8. A change of residence is to be notified to **Us**, at the latest, at the beginning of the move in writing.

4.9. If, after a move, the new property located is in a different location for which our tariff provides a different premium rate, the premium will change according to this tariff from the beginning of the move. The same applies to any change in the **Excess**.

4.10. **You** can terminate the insurance contract if, in accordance with clause 4.9, the premium or the **Excess** increases. The cancellation must be made no later than one month after receipt of our notification of the increased premium or **Excess**. It will take effect one month after receipt. The termination is to be explained in writing. In this case, premium is payable on a pro rata basis until the termination is effective

5. Free movement within the insured locations

The insured items (see in each case Clause 1 of Sections A, B and C) can be moved freely between the locations agreed in the insurance **Schedule**. This means that **You** can move **Your** insured property freely between the insurance locations, without having to agree on an insured sum change. However, the highest agreed **Sum Insured** for an insured location represents the maximum compensation per **Insured Event**. If the insured property is permanently (more than 6 months) stored at another insured location, this must be reported to **Us** and the **Sum Insured** per insured location adjusted accordingly.

6. Negligence caused insurance claims

If **You** have caused an **Insured Event** by negligence, We reserve the right to decline any claim for compensation.

7. Excess

The amount calculated in a claim is reduced by the agreed **Excess** per **Insured Event**. Any amendment of the **Excess** can be agreed individually with **Us**.

8. Fraudulent claims

If **You** try to deceive **Us** fraudulently with facts that are of importance for the reason of the **Policy** issuance/claim or for the amount of the compensation, **We** are free from the indemnification obligation. This also applies if the fraudulent misrepresentation relates to another insurance contract concluded between **You** and **Us** about the same risk.

9. Transfer of ownership; recovered things

9.1. In the case of compensation for **Damaged** or **Lost** items, the ownership of these items shall pass to **Us**.

9.2. If the whereabouts of **Lost** items is determined, **You** must inform **Us** immediately in writing.

9.3. If **You** have recovered possession of a **Lost** item after compensation has been paid for the item, **You** have the option to either provide **Us** with the item or repay the compensation and become the owner of the item.

9.4. In the event of payment under this **Policy**, Sukoon shall be subrogated to all the **Insured Person's** rights or recovery thereof against any person or organization, and the **Insured Person** shall execute and deliver instruments and papers necessary to secure such rights and is committed to provide a discharge and release letter and subrogation. The **Insured Person** and any claimant under this **Policy** shall at the expense of Sukoon do and concur in doing and permit to be done, all such acts and things as may be necessary or required by Sukoon, before or after **Insured Person's** indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which Sukoon shall be or would become entitled or subrogated

10. Premium Payment

10.1. The invoiced premium includes any tax, which **You** must pay in the amount stipulated by law. An increase in tax will not give **You** the right to cancel. Unless the payment terms have been agreed separately with **Us**, the insurance premium is a one-time annual payment.

For avoidance of doubt, all premium amounts mentioned herein are exclusive of Value Added Tax (VAT). VAT and any other taxes currently applicable or which will be applicable in connection with this insurance **Policy** shall solely be borne by the **Insured Person**. The **Insured Person** hereby agrees to pay to the **Insurer** the applicable VAT/any other taxes paid by the Insurer, on the **Insured Person's** behalf, within 30 calendar days of receiving the invoice failing which the **Insured Person** shall be considered to be in material breach of the **Policy's** terms and conditions and, the **Insurer** shall be within its right to invoke legal remedies available to the Insurer including to terminate the **Policy** and/or offsetting such VAT or other tax amounts from any other amount which the **Insured Person** is to receive from the **Insurer** without the need to obtain any further consent from the **Insured Person** and/ or any court judgment/order. The **Insured** hereby unconditionally accepts to the same. In the event that VAT/any other tax treatment as assessed by relevant tax authorities is different from that assigned by the **Insurer** on our tax invoice/invoice to **You** and/or the invoice generated/computed by the **Insurer** is incorrect/, the **Insured Person** hereby agrees to pay immediately and on demand the differential balance of any VAT/tax to the Insurer.

10.2. Payment and consequences of late payment of the premium:

- Due date and timeliness of payment

The premium will be due immediately after the conclusion of the insurance contract, but not before the start of the insurance cover.

- Delay

If **You** fail to pay the premium in time, **You** will receive a demand for payment, unless **You** are not responsible for the late payment.

- Later start of insurance coverage

If **You** do not pay the premium on time, but at a later date, the insurance cover will not commence until this point in time, and will be noted on **Your** insurance **Schedule**.

- Cancellation
If **You** do not pay the premium in time, **We** can withdraw from the insurance contract as long as the contribution is not paid.

11. Changes in risk

11.1. A change in risk exists if, after the submission the actual circumstances are changed in such a way that the occurrence of an **Insured Event** or an increase of any **Damage** becomes more probable. On the other hand, an increase in risk does not exist if the risk has only increased insignificantly or, according to the circumstances, should be considered as covered. Tell **Us** (directly or through **Your** insurance adviser) if any of the information provided by **You** to **Us** when **We** agreed to insure **You** has changed. This includes:

- Changes to the use of **Your Home**;
- Changes to the occupancy of **Your Home** (e.g. where **Your Home** becomes unoccupied);
- Changes to locks, alarms, safes or other security measures in **Your Home**;
- Changes to measures taken to protect **Your Home** against the risk of fire or fire spread;
- Whether **You** or any member of **Your Household** have been convicted of, or charged with but not yet tried for, any offence;
- If building work exceeding AED 200,000 is to take place to the **Buildings** at **Your Home**.
If **You** notify **Us** of any such changes, **We** may, at our sole discretion:
 - Require **You** to pay an additional premium; or
 - Impose additional conditions, warranties, restrictions, exclusions or **Endorsements** on any part or on the whole of **Your Policy**; or
 - Cancel **Your Policy**; or
 - Continue with **Your Policy** on its existing terms.

If **You** fail to notify **Us** as soon as reasonably possible of any change in the information provided by **You** to **Us** when **We** agreed to insure **You**, **We** may avoid **Your Policy** (that is to treat it as if it did not exist) back to the date of the change and no claims relating to events occurring after the change will be paid.

12. Obligations

12.1. **You** must take all reasonable steps to protect all insured items and property against **Loss** or **Damage**.

12.2. Truthful and complete disclosure of risk circumstances

- This **Policy** has been issued on the representation of the **Policyholder** that he has made full disclosures of all relevant facts and circumstances to underwrite the risk. In case of any concealment, non-disclosure, misrepresentation of personal details of any kind or fraud by the **Policyholder** so as to impact the underwriting decision or claim processing, Sukoon at its sole discretion may repudiate the claim and no benefit shall be payable for that claim or Sukoon may also at its sole discretion consider the **Policy** liable for cancellation and / or voidable from the **Policy Effective Date** in which case the **Policyholder** may also have to forego all premiums paid.
- The **Policyholder** must disclose all matters which are known in advance, or would reasonably be expected to know which could be relevant to the acceptance of the risk by Sukoon. If the **Policyholder** is unsure whether or not any information is relevant, then this information must also be disclosed by the **Policyholder**.

12.3. **You** must:

- Maintain the amount insured for unspecified items under Sections A – **Art & Collections** and C – **Jewellery & Valuables** at a level that represents the **Replacement Cost** or current **Market Value**, whichever is the greater. Any item over AED 40,000 must be individually listed in a specification held by Us;

- Maintain the amount insured under Section D – **Buildings** at a level that represents the cost of rebuilding if all the **Buildings** were destroyed not including **Additional Expenses**;
- Maintain under Section B – **Contents** the amount insured at a level that represents the current cost for **Contents** as new;
- Take all reasonable steps to prevent **Accidents** and **Bodily Injury** and to protect against **Loss** or **Damage**;
- Keep all property insured in good condition and repair.

12.4. Truthful and complete disclosure of claim circumstances **You** must notify **Us** in the submission of all known risks relevant to the insurance coverage. Failure to do this may result in cancellation of **Your Policy**.

12.5. Sukoon must be notified of any material change including change in the occupation, profession or hobbies of the **Policyholder** during the term of this **Policy**. Failure in doing so may result in Sukoon declining the benefits in case the **Insured Event** arises or is related to such material change including such changed occupation, profession or hobbies. In the event of such change notified to Sukoon, Sukoon in its absolute and sole discretion, reserves the right to take such action as it may deem appropriate, including the right to cancel the **Policy** and/or any coverage and/or increase the premium at its sole discretion.

12.6. Cancellation

We may terminate this **Policy** at any time after inception, this must be in writing with at least 30 calendar days notice. **You** may also terminate this **Policy** in the same way, in writing with at least 30 calendar days notice, in which case the premium will be refunded on a pro rata basis for the unused period of the **Policy**.

- Cancellation by **Us**
Incomplete and incorrect information on the risk-relevant circumstances entitles **Us** to withdraw from the insurance contract.
- Consequences of the cancellation
In case of withdrawal of cover there is no insurance cover in place.
In this case however, there is no insurance cover if **You** have fraudulently violated the duty of disclosure.
We are entitled to the part of the premium until the cancellation became effective

13. In the event of a claim

You have to avert an insurance claim as far as possible and if an **Insured Event** occurs you are required:

13.1. To reduce the **Damage** as far as possible and to inform **Us** immediately - also verbally - of the **Damage**; as far as the circumstances permit and it is reasonable for **You**, our instructions for **Damage** reduction must be obtained and followed immediately;

- To notify the police immediately of **Damage** resulting from **Burglary**, vandalism, robbery or other criminal acts;
- To submit immediately to the competent police department a list of the items Lost;
- To promptly provide Us with a signed list of **Lost, Damaged** or **Stolen** items.
- To transparently document the **Damage** image (for example through photos) and to store **Damaged** parts until inspection by Us;
- To allow **Us** to reasonably inquire into the cause and amount of the **Damage** and the scope of the claim compensation, to provide any relevant information and supporting documents including receipts, invoices, photos, original packaging, warranties, police reports or reports from other authorities, or any other documents **We** may request.
- To provide **Us** with information on possible claims against a third party causing the **Damage**.
- If **You** fail to exercise reasonable care under any other circumstance than above **We** may refuse to pay all or part of the claim.

- If **You** or anyone acting for **You**:

- Knowingly or recklessly makes a fraudulent or exaggerated claim under **Your Policy**;
 - Knowingly or recklessly makes a false statement in support of a claim (whether or not the claim is itself genuine);
 - Knowingly or recklessly submits a false or forged document in support of a claim (whether or not the claim is itself genuine); or
 - Makes a claim for any injury, **Loss** or **Damage** caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion.
We may at our option:
 - Refuse to pay the claim; or
 - Refuse to pay the claim and cancel the **Policy** from the date of **Policy** inception, without any refund of premium; and
 - Inform the legal/regulatory authorities of the circumstances.
- In the event of a claim being made under this **Policy**, **We** will not settle a claim in full or in part until all outstanding premiums have been paid. **We** reserve the right to offset the premium payment against any claim payable to **You**.

13.2. Claim settlements - where **We** agree to pay the **Insured Person** When **We** pay a claim, **Your** VAT registration status will determine the amount **We** pay **You**. When **You** are:

- Not registered for VAT, the amount **We** pay, will be the **Sum Insured/Limit** of indemnity or any other limits of insurance cover, including VAT.
- Registered for VAT, the amount **We** will pay will be the **Sum Insured/Limit** of indemnity or any other limits of insurance cover and where **You** are liable to pay an amount of VAT in respect of an acquisition relevant to **Your** claim, **We** will pay the VAT amount. However, **We** will reduce the VAT amount **We** pay for by the amount of any input tax credits to which **You** are or would be entitled to if **You** had made the relevant acquisition. In such instances the input tax credit would be claimable by **You** upon filing of **Your** VAT return.
- All **Insured Persons** making a claim with Sukoon must declare their VAT registration status.
- Any VAT liability arising from **Your** incorrect declaration is and will be payable by **You** (the **Insured Person**).
- Where the settlement amount of **Your** claim is less than the **Sum Insured/Limit** of indemnity or any other limits of insurance cover, **We** will only pay an amount of VAT (less any entitlement to an input tax credit) applicable to the settlement amount.

13.3. Indemnity, if any, of the **Insured Person** will be paid to the **Insured Person** through a bank account only. In case the **Insured Person** is unable to claim under the **Policy** then the indemnity if any of the **Insured Person** is payable to the beneficiary as evidenced in the Certificate of Insurance, who shall be the legal beneficiary designated in writing. Any payment made by Sukoon in good faith pursuant to this provision shall fully discharge Sukoon to the extent of the payment.

14. Insurance Period

14.1. Start of the insurance cover

The insurance cover begins at the agreed time if **You** pay the premium immediately before or on the due.

14.2. Duration and end of the contract

The insurance contract is for 1(one) year and in accordance with the dates in the **Schedule**, unless otherwise agreed by **Us**.

- If the contract duration is less than one year, the insurance contract ends at the scheduled time.

14.3. Termination after **Insured Event**

After the occurrence of an **Insured Event**, **You** may not cancel the **Policy**.

15. Multiple Insurance

15.1. What happens if there are multiple insurances in place?

Multiple insurance exists where an interest in the same risk is insured in several insurance contracts and the sum of the compensation that would be payable under each insurance contract without the existence of the other insurance exceeds the total **Loss**.

15.2. Obligation to register for multiple insurance If the insurance contracts that give rise to multiple insurance exist with several insurers,

You are obliged to inform **Us** immediately about the other insurance. The notification must indicate the other **Insurer**. If **You** violate this obligation to report intentionally or through negligence, **We** shall be entitled to terminate the contract.

15.3. Liability and compensation for multiple insurance

If the insurance contracts that give rise to multiple insurance exist with several insurers, the insurers are jointly and severally liable. This means that everyone has to pay for the amount, the payment of which he is responsible under his contract. However, the **Insured Person** can not claim more than the amount of the **Damage** incurred; This also applies if the contracts only exist with one **Insurer**. If **You** or another insured under any other insurance contracts have an insurance coverage for the same **Loss**, any claim payment under this contract will be reduced in such a way that the compensation will be not more than the rateable proportion.

15.4. Fraudulent multiple insurance

If **You** have taken out the multiple insurance with the intention of obtaining an unlawful financial advantage, any insurance contract concluded with this intention shall be void. **We** are entitled to the pro rata premium until the time when **We** have become aware of the circumstances justifying the nullity.

15.5. If the multiple insurance has been established without **You** knowing this, **You** can request that the insurance contract taken later be canceled. The cancellation of the insurance contract shall take effect at the time the declaration reaches **Us**.

16. Representatives

You need to be aware of the knowledge and behavior of **Your** representatives.

17. Governing Law

This Insurance **Policy** shall be subject to and governed by, in its interpretation or in respect of any difference or dispute arising out of or in connection with it, to the laws and regulations of the United Arab Emirates. The competent Courts of the United Arab Emirates shall have the sole jurisdiction in case of any difference or dispute arising out of or in connection with this Insurance **Policy**.

18. Conformity With Law and Changes in Legislation

Any and all provisions of this **Policy** which may be in conflict with any law by which this **Policy** is governed are understood, declared and acknowledged to be amended to conform hereto. If any changes in legislation or the introduction of statutory levy results in Sukoon being unable to continue this **Policy** without adversely affecting the interests of Sukoon and the interests of the **Policyholder**, then Sukoon will attempt to make such changes to this **Policy** as are reasonably necessary to put Sukoon and the **Policyholder** in the financial position that they would have been in but for the change in the legislation of the statutory levy.

In the event Sukoon is unsuccessful in making such changes, Sukoon reserves the right to cancel this **Policy**, with immediate effect.

19. Experts Procedure

We reserve the right to appoint a third party expert to assess the amount of the claim

20. Sanctions

We shall not provide cover nor shall **We** be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or any other locally applicable jurisdictions.

21. Language

All Insurance Policies are issued in both Arabic and English, In case of dispute over the interpretation of the Insurance **Policy**, the Arabic text shall prevail.

22. Anti-Money Laundering & Combating Terrorist Financing

Sukoon is in compliance with Anti-Money Laundering & Combating Terrorist Financing laws UAE Federal Law No. 4, 2002 -Criminalization of Money Laundering, UAE Federal Law No. 1, 2004 – Combating **Terrorism** Offences, Federal Decree No. 20 of 2018 on Anti- Money Laundering & Combating the Financing of Terrorism& Illegal Organisations and Insurance Authority Decision No.10 of 2019 - Anti- Money Laundering & Combating the Financing of **Terrorism** & Illegal Organisations.

23. Authorization

The **Insured Person** hereby agrees and authorizes:

23.1. Sukoon, at any time and at its absolute discretion, to use and/or disclose the particulars and information provided in the **Policy** or the proposal form or any information relating to **Insured Person's** liabilities towards Sukoon, or any other financial information including any breach of obligations or defaults (including in **Premium** payment or repayment) or any other financial information to any other entity, individual, organization, institution or financial institutions or banks, debt agencies or credit bureaus

23.2. Sukoon to disclose and/or transfer the **Policy Holder's** details (including personal data/sensitive personal data) to reinsurers, third party administrators, fund managers/administrators, third party service providers, claim processors, any affiliate/subsidiary of Sukoon, as may be required, and to store and/or process and/or transfer such data/information directly or indirectly as may be required whether within or outside the UAE.

23.3. Sukoon and its associate partners to contact the **Insured Person** anytime (including electronically through email, SMS or telephone) for seeking any additional information and/or for providing any additional information whether related to the **Policy** and/or other Sukoon's products or promotions.

24. Force Majeure

No liability shall arise if Sukoon or any person acting on its behalf is prevented from fulfilling its obligations under the **Policy** by reason of any supervening event beyond its control (including, but not by way of limitation, acts of God, **War**, national emergency, fire, flood, earthquake, strike, industrial action, etc)

25. Electronic Transactions

The **Policyholder** agrees to adhere to and comply with all such terms and conditions as Sukoon may prescribe from time to time and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, worldwide web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of Sukoon, for and in respect of this **Policy** and its terms, or **Sukoon's** other product and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with **Sukoon's** terms and conditions for such facilities, as may be prescribed from time to time.

26. Mailing Address

All statements, advices and other written communications to the **Policyholder** will be mailed to the address as indicated on the proposal form or the most recent address available with Sukoon. The **Policyholder** shall be responsible for advising Sukoon of any change of address.

The **Policyholder** must inform Sukoon about any change in the mailing address, phone number, or email address. In case the information about the change in contact information is not provided to Sukoon, and Sukoon sends an electronic or written communication to the last address / mobile phone number that was provided to Sukoon, then Sukoon will be treated for the purposes of this **Policy** as having communicated to the **Policyholder** at the correct contact information.

Notices and instructions when sent by Sukoon shall be deemed served seven calendar days after posting or immediately upon receipt in the case of hand delivery, facsimile or email. In the event that Sukoon decides to exercise any right to vary the terms of **Policy** including the charges, and/or to terminate this **Policy** Sukoon shall make all efforts to inform the **Policyholder**. However Sukoon may also implement changes without prior notice where in its reasonable

opinion it has insufficient time to issue any prior notice or where the expected adverse impact may be higher if not implemented soon.

27. Entire Contract

27.1. This **Policy**, including the proposal form, the **Policy Schedule**, and the **Endorsements** will constitute the entire contract between the parties in respect of its content.

27.2. The **Policy Schedule** forms part of this **Policy** and the expression "this **Policy**" or "**Policy**" wherever used in this contract shall be read as including the **Schedule** and any attached sections, specifications, amendments, **Endorsements** or exclusions.

27.3. Any special provisions subject to which this **Policy** has been entered into whether endorsed in this **Policy** or in any separate instrument shall be deemed to be part of this **Policy** and shall have effect accordingly.

27.4. The observance by the **Policyholder** the terms of this **Policy** and the truthfulness of the statements and the answers by the **Policyholder** in the proposal form and/or other material information provided by the **Policyholder**, shall be condition precedent to any liability of Sukoon. If the circumstances in which this **Policy** insurance contract was entered into are materially altered without the written consent of Sukoon, the **Policy** shall become null and void.

27.5. Sukoon shall not be responsible either for any omission or other errors made by the **Policyholder** that may affect the underwriting decision of Sukoon.

27.6. No change in this **Policy** shall be valid unless approved by Sukoon and evidenced by **Endorsement**.

27.7. Failure at any time during the term of this **Policy** of Sukoon to enforce any provision of this **Policy** shall not constitute a waiver of such provision nor prejudice the right of Sukoon to enforce such provision at any subsequent time.

27.8. In the event that Sukoon incurs any cost and/or expense not insured under this **Policy** on the **Policyholder's** behalf, the **Policyholder** shall reimburse such costs and expenses to Sukoon.

GENERAL EXCLUSIONS

1. Uninsured damages

Unless otherwise agreed in the insurance **Schedule**, there is no insurance cover (regardless of contributing causes) for:

1.1. Intentionally caused **Damage**;

1.2. **Damage** caused by **War** events of any kind, civil unrest, strike, lockout, labor unrest, nationalization, seizure, destruction or **Damage** to property by or on request of a government or court order; invasion, act of foreign enemy, hostilities (whether **War** is declared or not), civil **War**, rebellion, revolution, insurrection, military or usurped power;

1.3. **Damage** due to or as a result of:

- Nuclear energy, nuclear radiation or radioactive substances and the consequential **Damage** resulting therefrom as well as **Damage** resulting from the use of chemical, biological, biochemical substances, electromagnetic weapons or weapons with harmful effects on the environment; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear **Waste** from the combustion of nuclear fuel; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear **Waste** from the combustion of nuclear fuel;
- The radioactive, toxic, explosive or hazardous properties of any explosive nuclear assembly or nuclear component;
- The transmission of any communicable disease, human immune deficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or any virus complex or syndrome that is related thereto;
- Pollution or contamination unless caused by:

a. A sudden identifiable unintended and unforeseen **Accident**, and

b. The **Accident** causing the pollution or contamination is reported to **Us** immediately or as soon as reasonably possible, and

c. The **Accident** causing the pollution or contamination occurs during the **Period of Insurance**.

All pollution or contamination arising from one **Accident** shall be deemed to have occurred at the time the **Accident** took place.

1.4. **Damage** due to or resulting from embezzlement, fraud or extortion;

1.5. **Damage** caused by or as a result of storm surge;

1.6. **Damage** due to inherent defect, wear and tear, the nature of the item insured, corrosion, rot, **Mould**, toxic **Mould**, mildew, fungus, gradual action or deterioration, e.g. due to rust, oxidation, climate, temperature and air pressure fluctuations, humidity, air dryness, smoke, soot, dust, light and rays,

1.7. **Damage** due to or as a result of defects that are attached to the object, natural or defective quality and / or workmanship, wear and tear, deterioration, increase of old defects, **Damage** inherent in the material, sinking, stretching, tearing or shrinking;

1.8. **Damage** caused by exposure, contamination, poisoning and dustiness or taste change;

1.9. **Damage** caused by or as a result of vermin, insects, pests or rodents.

1.10. **Damage** due to technical defects, mechanical and electronic faults;

1.11. **Damage** due to or as a result of rebuilding or extension, repair, maintenance, renovation, restoration, cleaning, processing, assembly and disassembly or similar operations, incorrect or inadequate execution of work or use of defective materials. However, **Damage** caused by recognized restorers is covered;

1.12. **Damage** due to computer viruses, programming or software errors;

1.13. Lacquer chipping, dulling, peeling and scratches and/or **Damage** to high-gloss surfaces, in particular with veneered furniture, acrylic and plastic objects, polish cracks, glue solution, rust or oxidation, tube and thread breakage, shrinkage or odor change.

1.14. **Damage** due to or as a result of improperly and incorrect packaging or securing on transport with regards to the condition and size of the object, (unsuitable packaging, improper loading or means of transport not adapted for the insured item). If the packaging of Art objects is entrusted to a third party who has the experience required in the Art trade, the Insured Person may assume that the packaging is appropriate and professional.

1.15. Financial losses.

1.16. **Your** own wilful act, or that of any member of **Your Household**. This exclusion also applies to **Theft** of insured items by **Your** domestic employees.

1.17. **Loss, Damage** or expense:

- If the **Home** is left **Unoccupied** for more than 60 consecutive calendar days unless **We** agree to this with **You** in writing;
- While the **Buildings** are undergoing demolition, structural alteration, structural repair or extension unless **We** agree to this with **You** in writing;
- Caused by **Theft**, attempted **Theft**, or **Accidental Damage** while the **Buildings**, or any part of the **Buildings**, are lent, let or sublet unless entry to or exit from the **Buildings** is made using violence or force.

1.18. Coastal or river erosion;

1.19. Normal settlement, shrinkage or expansion of the **Buildings**.

1.20. **Loss** or **Damage** or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of **Terrorism** or any action taken in controlling, preventing or suppressing any acts of **Terrorism** or in any way relating thereto.

For the purpose of this exclusion only 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof, by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

1.21. **We** shall not provide cover nor shall **We** be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

1.22. **Depreciation**, but this exclusion does not apply to Section A – **Art** & Collectibles and Section C – **Jewellery** & Valuable.

1.23. Any property owned by or held in trust in connection with any business, profession or

trade, except where specifically noted and **We** agree to this with **You** in writing. 1.24. Liability arising directly or indirectly from any business, profession or trade.

1.25. Any **Accident, Bodily Injury, Loss** or **Damage** occurring or expense incurred before the cover under this **Policy** started.

HOW TO MAKE A CLAIM

- 1.26. Any claim which, but for the existence of this insurance, would have been compensated under any other **Policy**.
- 1.27. Any liability arising on account of, or in connection with, any claim brought or maintained, in whole or in part, in the courts of the United States of America, or any state thereof, or Canada, or any state thereof.
- 1.28. Any punitive, aggravated, exemplary or other such damages awarded by any court.
- 1.29. Any sum in excess of that, which a UAE Court would have awarded in respect of any claim made against You, or which **We** are liable to indemnify under this **Policy**.
- 1.30. The cost of routine maintenance or redecoration.
- 1.31. **Loss, Damage** or expense caused by or arising from escape of water from any fixed domestic water or heating installation, or from any fixed water tanks, apparatus or pipes while **Your Home** is **Unoccupied** unless shut off and drain the fixed water tanks, apparatus and pipes and the **Buildings** are inspected at least once a week.
- 1.32. **Loss, Damage** or expense caused by or resulting from **Subsidence**, ground **Heave** or landslide.
- 1.33. Any **Consequential Loss**.
- 1.34. The amount of any **Excess** shown in the **Schedule**.
- 1.35. Any expenses incurred in preparing a claim.

1. Check Your **Policy Schedule** and **Policy** wording to see whether the **Loss** or **Damage** is covered and if any specific evidence is required.

2. Read the **Policy** Conditions and General Exclusions and follow any instructions given.

3. Contact our Claims department on:

Tel.: +971 4 233 7463/ 464

UAE toll free number 800 64272

Email: generalinsuranceclaims@sukoon.com

You will be prompted for **Your Policy** number stated in the **Policy Schedule**, so please keep this ready.

4. **You** will need to:

- Request a claim form and completion instructions.
- Give brief details of the **Loss** circumstances.

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 calendar days (15) of making the original claims.

1. Inform the police within 24 hours if the property has been **Stolen** and maliciously **Damaged** or **You Lost** a valuable item.

2. If someone is making a claim against **You** for any injury to them or **Damage** to their property, **You** must send **Us** full details, in writing, as soon as possible. Any letters or documents **You** receive should be sent to **Us**, unanswered, without delay. It is important that **We** deal with the matter on **Your** behalf.

3. **You** may, if **You** prefer, visit one of our offices to complete and file **Your** claim.

Required Documents

The following is an indicative list of documents that would be required to assess the **Loss**. The list is by no means exhaustive and Sukoon reserves the right to seek any additional information/ documents as may be required:

1. Police report / Fire Brigade / Met report, etc. as appropriate
2. Invoices, original receipts, valuation reports, etc. for submission to insurance and to establish value of **Loss**
3. Official documentation relating to the Insured or the item
4. Quotation(s) for repair or replacement
5. Salvage estimates where applicable
6. Any other supporting documents that may be required

HOW TO MAKE A COMPLAINT

At Sukoon **We** look at complaints as an opportunity to learn and improve for the future, as well as a chance to put things right for the person that has made the complaint.

If **You** have any feedback or complaints, please contact **Us** on our toll-free no. as above if **You** are within the UAE.

You can also visit our website and fill our feedback form

Alternatively, **You** can email **Us** on complaints@sukoon.com

On receiving a complaint, **We** will record it and provide **You** with:

- A unique complaint reference number via email, which **You** may use in future correspondence with **Us**.
- The contact details of the staff handling **Your** complaint.

All complaints are taken seriously, and **We** maintain a procedure to ensure they are dealt with professionally, effectively and fairly. **We** will retrieve all the documents relevant to **Your** transaction and aim to resolve **Your** case within five working days.

If our investigation requires more time to be completed, **We** will write to **You** with an explanation of why a decision is not yet made and **We** will also inform **You** regarding when **You** will be further contacted.

Once **We** complete our investigation **We** will write/call **You** with our final response.

If **You** are not satisfied with the response from the Complaints Department, **You** may escalate the case to **Sukoon's** Compliance officer on complaine@sukoon.com

If **You** are dissatisfied with our final response or dissatisfied with the delay in our response (beyond 15 working days) **You** may refer the complaint to the Insurance Regulator (please provide them the details and Sukoon Complaint Reference Number). Their contact details are provided alongside.

For all other complaints:

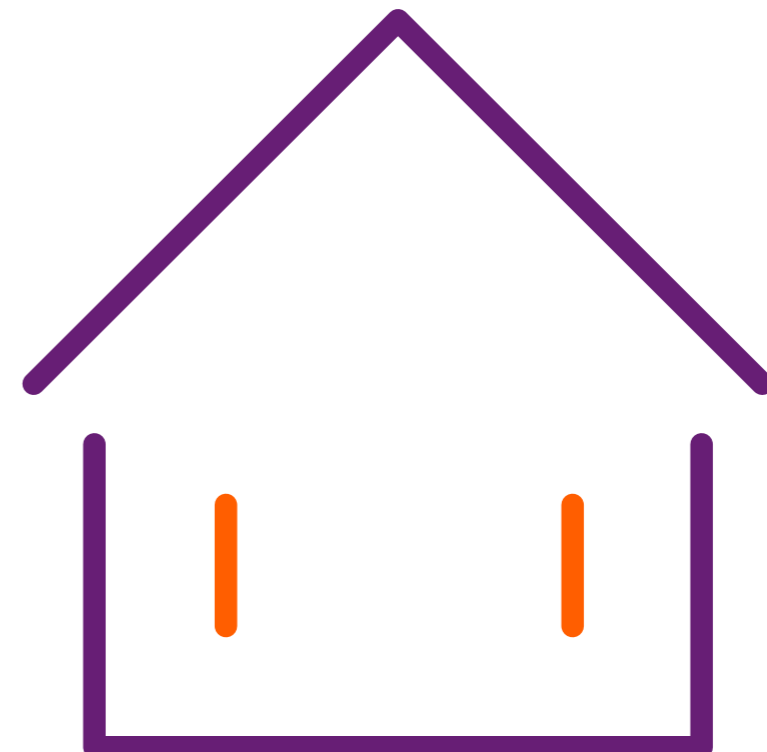
Insurance Authority, PO Box 113332, Abu Dhabi, United Arab Emirates.

Telephone: +971 2499 0111 Fax: +971 2 557 2111

Email: contactus@ia.gov.ae

Website for registering Complaints:

<https://smartservices.ia.gov.ae/ecomplaint/ecomplaint/complaint>



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