

COVERS TO SUIT YOUR NEEDS

Property owners can choose to cover

Buildings only.



Owners residing on the property can choose to cover

Buildings, home contents, personal belongings, domestic helper(s)



Tenants residing on the property can choose to cover

Home contents, personal belongings, domestic helper(s)



Home Assistance



This document is only a summary of the insurance covers offered.

For full terms and conditions, please refer to the policy document available on our website www.sukoon.com or ask your insurance agent for a copy.

SUKOON.COM

800 SUKOON (785666)

WE OFFER A WIDE RANGE OF INSURANCE PRODUCTS FOR TOTAL PEACE OF MIND



MOTOR



TRAVEL



HOME



LIFE



ACCIDENT



HEALTH



HOME

UMBRELLA

PROTECTION FOR WHAT MATTERS MOST

08/2022
Oman Insurance Company P.S.C. ("Sukoon")
Paid up Capital AED 461,872,125, C.R. No. 41952
Licensed by the Central Bank of the U.A.E.
No. 9 dated 24/12/1984, TRN 100258594900003
Head Office: P.O. Box 5209, Dubai, U.A.E.
Tel: +971 4 233 7777, SUKOON.COM



 **SUKOON**
INSURANCE

PRODUCT

BENEFITS

We are here to protect you like none other. Our Home Umbrella plan offers covers for your belongings, yourself and your loved ones, on top of the regular property and house insurance.

Tailor-Made Protection

We offer you the flexibility to choose the covers as per your needs.



Quick Issuance

Get instant cover with a simple and quick process.



New for Old Cover

In case your items are damaged, lost or stolen, we will provide you with a new one of equivalent value.



Alternative Accommodation

While your home is undergoing damage control and repairs, we cover your expenses for an alternative accommodation.



Protection even when Unoccupied

While your home is undergoing damage control and repairs, we cover your expenses for an alternative accommodation.



Worldwide Coverage

Your personal belongings and liability are covered even when you are on the go!



Affordable Premium

With a premium of AED 1 per day, you can cover your home contents up to a value of AED 75,000.



Fast Claim Payout

Easy, fair and quick settlement of claims with minimum documentation.



Home Assistance Services

3 calls-out per year of AED 700 each (worth of AED 2,100) in case of emergencies related to Plumbing, Electrical, Locksmith and Glasswork services.



YOUR COVER

AT A GLANCE

Covers	Limits in AED
Building	Building
Fire and Allied Peril / Accidental Damage	As per Sum Insured/Property Value
Loss of Rent or Alternative Accommodation	20% of the Building Sum Insured up to a max of 500,000
Breakage of Fixed Glass and Sanitary	10% of Building Sum Insured or max AED 500,000
Damage to Services (Pipes and Cables)	10% of Building Sum Insured or max AED 150,000 per claim/aggregate
Removal of Debris	10,000 per claim/aggregate
Owner's Legal Liability to the Public	3,000,000 in aggregate
Water and Cooling Installations	10,000
Contents Only	
Fire and Allied Peril / Accidental Damage to household and contents	As per Sum Insured /Contents General Value
Loss of Rent or Alternative Accommodation	20% of the Contents Sum Insured up to a max of 500,000
Household Removals	10% of Contents Sum Insured
Fatal Injury Benefit	70,000
Occupiers Personal and Employers Liability	3,000,000
Tenant's Liability	up to 2,000,000
Theft of Keys	3,000
Visitor's Personal Effects	2,500
Food Spoilage	5,000
Contents Temporarily Removed	20% of Contents Sum Insured
Contents in Open	5,000
Personal Belongings (Optional)	
Personal Belongings, Valuables, Portable Equipment	As per Sum Insured/General Personal Belongings Value
Loss of documents (Passport, driving license, work permit and residence permit)	1,000 per document and 3,000 in aggregate
Personal Money & Credit Cards	2,500
Domestic Helper (Optional)	
Accidental Death	35,000
Accidental Medical Reimbursement	10,000
Repatriation (Accidental Death)	5,000
Home Assistance	Included