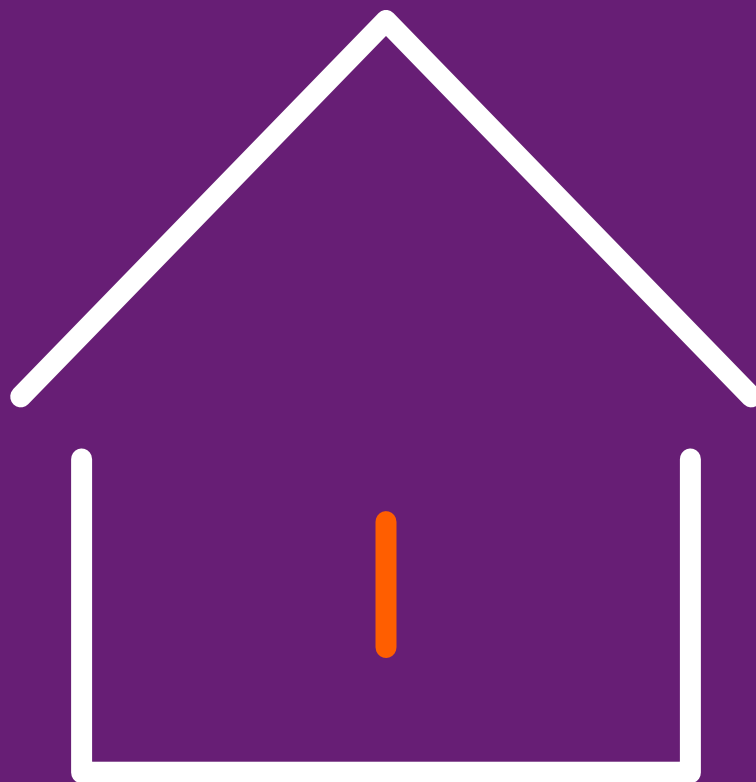


# HOME

# UMBRELLA

## TERMS AND CONDITIONS



# WELCOME

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# YOUR COVER AT A GLANCE

Scope of Cover	Limits in AED
<b>Building(s) only</b>	
Fire and Allied Peril / Accidental Damage	As per Policy Schedule/Property Value
Loss of Rent or Alternative Accommodation	20% of the Building Sum Insured up to a max of 500,000 or 12 consecutive months
Breakage of Fixed Glass and Sanitary	10% of Building Sum Insured up to max of 500,000
Damage to Services (Pipes and Cables)	10% of Building Sum Insured or max of AED 150,000 per claim/aggregate
Removal of Debris	10,000 per claim/aggregate
Owner's Legal Liability to the Public	3,000,000
Water and Cooling Installations	10,000
<b>Contents Only</b>	
Fire and Allied Peril / Accidental Damage to household and contents	As per Policy Schedule/Contents General Value
Loss of Rent or Alternative Accommodation	20% of the Contents Sum Insured up to a max of 500,000 or 12 consecutive months
Household Removals	10% of the Contents Sum Insured
Fatal Injury Benefit	70,000
Occupiers Personal and Employers Liability	3,000,000
Tenant's Liability	1,000,000
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
<b>Personal Belongings (PB) (Optional)</b>	
Personal Belongings, Valuables, Portable Equipment	As per Policy Schedule /Personal Belongings General 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
<b>Domestic Helper(s) (Optional)</b>	
Accidental Death	35,000
Accidental Medical Reimbursement	10,000
Repatriation (Accidental Death)	5,000
<b>Home Assistance</b>	<b>Included</b>

# INTRODUCTION

If the Policyholder (**You, your**) named in the **Policy Schedule** pays the premium as agreed with Sukoon Insurance Company PJSC (hereinafter referred to as "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 Policy Schedule and in reliance upon the statements, dated as stated in the **Policy Schedule** 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 **Policy Schedule**. This document together with the **Policy Schedule** and any endorsements that accompany it set out the **Policy** between the **Policyholder** and the Sukoon should be read as one document.

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

# DECLARATION

The coverage described in the **Policy** is provided and underwritten by 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 the 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. The Sukoon has no duty to provide cover unless there has been full compliance with all sections of the **Policy**.

# DEFINITIONS

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

**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.

**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 Death:** Death occurring as result of physical Injury occurring during the policy period due to sudden, unforeseen and unexpected event caused by external, violent and visible means which occurs at an identifiable time and place.

**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.

**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.

**Building(s):** Your home, built of brick, stone or concrete, roofed with incombustible material (unless otherwise stated in the 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.

**Burglary/ Theft:** Unlawful taking of Your 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.

**Contaminant:** An impurity resulting from the mixture of or contact of a substance with a foreign substance.

**Contents:** Household goods including white goods belonging to You or any member of your family or to resident domestic helpers whilst within Your Home, including fixtures and fittings belonging to You (or for which You are responsible) not being landlord's fixtures and fittings and interior decorations. If your contents are stored elsewhere other your home the Policy Schedule must clearly specify all the locations along with the sum insured.

**Contents in Open:** Moveable items normally kept outside, however within the boundaries of your home such as barbecues, garden furniture, patio heaters.

**Contents in Transit:** Moving to a new house from your old address to new address within the UAE.

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

**Damage / Damaged:** A physical harm to the property or contents resulting in loss of value or the impairment of usefulness as a result of covered peril(s).

**Debris Removal:** Provision or clean up associated with damage to a property arising from an insured peril as specified in your Policy Schedule.

**Documents:** 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.

**Domestic Helper:** Any person(s) your family employs under a contract of service to work in or around your home strictly for domestic purposes only.

**Deductible (Excess):** The first amount you must pay towards any claim.

**Family:** Any of the following people provided, they normally live with You in Your Home: Your spouse, Your partner; Your children (including adopted and foster children).

**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.

**Fine Arts:** Paintings, etchings, statuary, antiques and other bonafide works of art with historical value or artistic merit. These items need to be declared separately.

**Jurisdiction:** United Arab Emirates.

**Geographical Limits:** UAE and/or elsewhere in the world for some specific covers as stated in your Policy Schedule.

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

**Home:** The private dwellings, its garages and outbuildings all located at the address shown in the schedule and used solely for domestic purposes.

**Heave:** Upward or lateral movement of the site on which your buildings stand caused by swelling of the ground.

**Insured / Insured Person / you / your:** The person(s) named in the Policy Schedule and members of the family permanently residing with him/her.

**Jewellery:** Articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals. This also includes branded expensive watches and set or unset gemstones and to be declared separately.

**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 within the UAE Jurisdiction.

**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.

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

**Mysterious:** Unknown, puzzling and baffling circumstances which stir up wonder, curiosity or speculation or under circumstances which are difficult to understand or explain. This cover is excluded in your policy schedule.

**Occurrence:**

- a. A loss or an accident, including continuous or repeated exposure to the same general harmful conditions, which occurs during the policy period and results in personal injury or property damage; or
- b. An offence, including a series of related offences, committed during the policy period that results in personal injury or property damage.

**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.

**Owner:** Ownership of housing tenure where you are called the owner-occupier, owner occupant, or home owner, owns the home in which you may or may not live in. This home can be house, apartment, Villa, or a housing cooperative covering losses and damages as specified in your policy schedule.

This Policy's coverage will commence on the policy effective date as detailed in the Policy Schedule and will run until the policy is cancelled or the policy expire on the policy expiration date shown in the Policy Schedule. The maximum period for any policy period is restricted to 1 year.

**Personal Belongings:** Watches, sports equipment, luggage, portable equipment, photographic equipment, musical instrument, clothing and other items that are designed to be worn or carried on or about the person which belong to you or your family or are your family's responsibility under contract.

**Personal Money:** Current legal tender, cheques, money orders, postal orders, current postage stamps (not being part of collection), traveler's cheques, travel tickets luncheon vouchers, gift tokens and phone cards.

**Personal Documents:** Identification documents issued by Insured Person's country, state or province including but not limited to driver's license and passport of the Insured Person.

**Portable Equipment:** Sports, musical, photographic, and other Portable Equipment: including laptop computers, mobile phones and like.

**Pollutant:** Any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals or waste.

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

**Period of Insurance or Policy Period:** The period of time the insurance is provided for under this policy, as set out in your schedule.

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

**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.

**Replacement Cost:** The amount it would cost to replace an item at current prices.

**Storm:** Violent wind (including cyclones and tornadoes), thunderstorms or hail which may be accompanied by rain water or snow.

**Single Article Limit:** At the time of loss or damage, the claim will not include any amount above the below limits if the item lost or damaged is not listed and described in the proposal form. The limits, unless another amount is shown in the Schedule, are as follows:

For items within Section 3 & 4: AED 40,000

For items within Section 5: AED 10,000

**Solar Panel:** made of glass placed on the roof for generating electricity or heating and covered for the material loss of the panels in case of not having a manufacturer warranty.

**Sukoon / Insurer / We / Our / Us:** Sukoon Insurance Company PJSC ("Sukoon")

**Sum Insured/ limit:** The amount related to each benefit according to the table of benefits listed in the Policy Schedule.

**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.

**Tenant:** renting or leasing a property, such as home/apartment in which you reside and used solely for residential purpose.

**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 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 or substantially empty of furnishings and Contents for more than 60 days.

**Unfurnished:** Not contain enough furniture and furnishings for normal living purposes.

**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.

# SECTION 1

## BUILDING(S)

### FIRE AND ALLIED PERILS

The coverage stated hereunder are valid only in respect of the Benefits specifically indicated in the Policy Schedule by the insertion of the amount of indemnity, its limitation and of the appropriate premium.

#### Part A: Property Insured

We will provide coverage for loss or damage to the Buildings and permanent Fixtures and Fitting only caused by following perils:

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

#### Excluding

- Loss or damage caused by scorching, singeing, melting or damage caused by or that happens due to any gradually operating cause.

2. Storm and flood.

#### Excluding

- Loss or damage caused by frost.
- Rainwater, run-off, hail, wind or water that enters your buildings through an open door, window or other opening (excludes openings made by the storm or cyclone).

3. Escape of water from water tank, pipes or fixed apparatus or fixed heating or domestic appliances.

- Freezing of water in tanks apparatus or pipes.
- Leakage of oil from a fixed heating installation.

#### Excluding

- Loss or damage occurring while Your Home has been left Unoccupied for more than 60 consecutive days.
- Loss or damage to the component or appliance from which water or oil escapes.
- Costs of locating and rectifying the source of escape of water or oil.
- Consequential damage to building due to leakage of water from pipes due to wear and tear of pipes.

4. Riot, strike, civil commotion, labour disturbance, malicious persons or vandals.

#### Excluding

- Loss or damage caused while Your Home is Unoccupied for more than 60 consecutive days.
- Loss or damage caused by You, guests, tenants, or any member of Your Family.
- Loss or damage that is not reported to the police.

5. Collision by

- Aircraft or other aerial devices or articles dropped from them.
- Vehicles or animals.

#### Excluding

- Loss or damage caused by insects, birds, or domestic pets.

6. Theft or attempted Burglary involving forcible and violent entry to or exit from the Building.

#### Excluding

- Loss or damage caused while Your Home is Unoccupied for more than 60 consecutive days.
- Loss or damage caused by You, guests, tenants, employees, any member of Your Family or domestic helpers.
- Loss or damage that is not reported to the police.
- Unexplained losses or mysterious disappearance.

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

8. Damage caused by falling trees or branches.

#### Excluding

- Damage to trees.
- Cost of removal of fallen trees or branches.
- Gradual bending.

9. Water and Cooling Installations Damage to any fixed domestic water appliance caused by freezing subject to a maximum of AED 10,000

#### Excluding

- Damage resulting from rusting, corrosion, mold or general wear and tear.
- Excluding damage occurring after your home has been unoccupied for 60 consecutive days.

All above is further subject to limits as stated in your Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.

**NOTE:** When a claim is accepted, cover includes within the Building limit:

a. Architects and surveyors' fees necessarily incurred in the reinstatement of the Building. The amount payable for such fees shall not exceed those authorized by the respective professional institute.

*The maximum amount payable shall not exceed 10% of the Building limit.*

b. The cost of removing debris, demolishing, shoring or propping up the damaged parts of the Building necessarily incurred with Our written consent, within the limit stated in the schedule.

The maximum amount payable shall not exceed a maximum of AED 10,000 per claim aggregate.

c. The additional cost of reinstatement of the Building necessarily incurred to comply with statutory or other building regulations or municipal or local authority by laws.

*The maximum amount payable shall not exceed a maximum of AED 10,000 per claim aggregate.*

*The maximum overall claimable amount shall not exceed 20% of the Building Sum Insured, subject to limits as stated in your Policy Schedule and to General Terms and Policy Exclusions as mentioned in this Policy*

#### Excluding

- Fees for preparing any claim.
- Any cost resulting from a notice served to You prior to the date of destruction or damage or prior to inception of the policy.

## Part B: Loss of Rent or Cost of Alternative Accommodation

If Your Home is damaged and made uninhabitable by any cause listed under Section 1. Part A, we will pay for:

- a. The rent you should have received but have lost whilst your Home is unfit to live (if non-occupying Owner) and provided you have a current tenant residing your insured property.
- b. The expenses of moving to alternative housing up to AED 5,000 only (if occupying Owner).
- c. The rent of a furnished apartment of a similar level to the apartment that was occupied in the insured Building in a similar location only (if occupying Owner).

### Excluding

- Any costs You agree to pay without Our written consent.

**The compensation period We will cover** is between the evacuation of the insured Building and either one of the following cases, whichever is earlier:

- When the building or apartment is fit for habitation.
  - When the insurance amount specified for alternative housing is exhausted.
  - 12 months from the date your Home being damaged or made uninhabitable.
- If you have a cover for both Buildings and Contents, you can claim under one section only.

Either way, the payment shall not exceed 20% of the Buildings Sum Insured or AED 500,000 (whichever is less) subject to limits as stated in your Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.

## Part C: Damage to Services

Damages caused following an insured peril (Fire and Allied peril only) to:

- a. Cables or underground pipes providing services within the insured Home/ Building.
- b. Septic tanks and drain inspection covers only within the insured Home/Building for which You are legally held responsible.

*The most We will pay is AED 10,000 per claim per aggregate subject to limits as stated in you Policy Schedule and to general Terms and exclusions as mentioned in this Policy.*

## Part D: Breakage of Fixed Glass and Sanitary Fixtures

Accidental breakage of fixed glass following an insured peril forming part of the Building structure and declared Sum Insured including glass only in solar panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, lavatory pans, and cisterns (and their fixtures and fittings).

### Excluding

- Breakage occurring while the Home has been left Unoccupied for more than 60 consecutive days.
- Cracks, scratches or chips in any item.
- Damage by war, strikes, nuclear explosions, terrorism and riots.
- Damage to plate glass caused by fire, explosions, heat (temperature Variant) and gas.
- Damage caused by natural calamities like earthquakes, hails and storms.

*The most We will pay is 10% of the Building Sum Insured subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

## Part E: Owner's Legal Liability to Public

Your legal liability as Owner (not as occupier) of the Building for damages and claimants' costs and expenses, occurring in or about the Building during the Policy Period in respect of:

- a. Accidental bodily injury or death of any person. Maximum payable is AED 1,000,000.
- b. Accidental loss of or damage to third party tangible property. Maximum payable is AED 2,000,000.

We will also pay all defense costs and expenses incurred with Our written consent subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy

### Excluding

- Liability as occupier/tenant of the Building.
- Bodily injury to any person under a contract of service or apprenticeship with You when such injury arises out of or in the course of his/her employment by You.
- Loss of or damage to property belonging to You or held in trust by You or in Your custody or control.
- Liability arising directly or indirectly through or in connection with any mechanically propelled vehicle licensed for road use.
- Liability assumed under any agreement unless such liability would have attached notwithstanding such agreement.
- Liability arising in connection with Your business or profession.

*Our liability for damages and claimants' costs and expenses resulting from one original cause shall not exceed AED 3,000,000 per claim / Aggregate.*

# SECTION 2

## BUILDING(S)

### ACCIDENTAL DAMAGE TO BUILDINGS (ALL RISKS)

This cover is applicable only when shown in Your Policy Schedule.

#### Part A: Property Insured

We will extend cover provided under Section 1 to include damage by sudden and accidental means to the Buildings.

##### Excluding

- Loss or damage while the Building has been left Unoccupied for more than 60 consecutive days.
- Damage arising from:
  - i. Wear & tear, settlement or shrinkage, mold, vermin, insects, fungus, atmospheric, climatic or weather conditions, domestic animals or birds, or any gradually operating cause.
  - ii. The use of defective materials, defective design, or faulty workmanship.
  - iii. Any Building work, comprising alterations, renovations, additions, and repairs to the Building.
  - iv. Subsidence and/or Heave and/ or collapse of the Building and/or landslip.
    - The cost of maintenance or normal upkeep.
    - Losses based upon, arising out of, directly or indirectly resulting from, or in consequences of or any way involving asbestos.
    - Any loss, destruction or damage specifically excluded elsewhere in Section 1 of this policy.

#### Part B: Damage to Services

Accidental damage by external means to:

- a. Cables or underground pipes providing services within the insured premises of the Building.
- b. Septic tanks and drain inspection covers only within the insured premises for which You are legally held responsible.

*The most We will pay is AED 10,000 per claim per aggregate subject to limits as stated in your Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

#### Part C: Breakage of Fixed Glass and Sanitary Fixtures

Accidental breakage of fixed glass following an insured peril forming part of the Building structure and declared sum insured including glass only in solar panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, lavatory pans, and cisterns (and their fixtures and fittings).

##### Excluding

- Breakage occurring while the Home has been left Unoccupied for more than 60 consecutive days.
- Cracks, scratches or chips in any item.
- Damage by war, strikes, nuclear explosions, terrorism and riots.
- Damage to plate glass caused by fire, explosions, heat (temperature Variant) and gas.
- Damage caused by natural calamities like earthquakes, hail and storms.

*All such payments shall not exceed 10% of the building Sum Insured subject to limits as stated in your Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

# SECTION 3

## CONTENTS

### (FIRE AND ALLIED PERILS)

This cover is applicable only when shown in Your Policy Schedule.

#### Part A: Contents in Your home

We will provide cover for loss or damage to the Home Contents, Valuables, Jewelleries and Portable Equipment's in Your Home caused by:

- a. Fire, explosion, lightning or earthquakes.
- b. Smoke.

##### Excluding

- Loss or damage caused by agricultural or industrial operations or any gradual process.
  - Loss or damage caused by You, employees, guests, tenants, or any member of Your Family, Domestic helper(s).
- c. Storm and flood.
  - d. Riot, civil commotion, strikes, labor disturbances, malicious persons or vandals.

##### Excluding

- Loss or damage caused while Your Home is Unoccupied for more than 60 consecutive days.
  - Loss or damage caused by You, employees, guests, tenants, or any member of Your Family, Domestic helper(s).
  - Loss or damage that is not reported to the police.
- e. Collision by vehicles, animals, aircrafts or other aerial devices of articles dropped from them, including falling radio and television receiving aerials, satellite dishes and their fittings and masts.

##### Excluding

- Loss or damage caused by insects, birds, or domestic animals.
- f. Escape of water or heating fuel from water tanks, pipes, fixed apparatus or fixed heating installation.

##### Excluding

- Loss or damage while the Home has been Unoccupied for more than 60 consecutive days.
  - Loss or damage to the component or appliance from which the water or heating fuel escapes.
  - Cost of locating and rectifying the source of escape of water or heating fuel.
- g. Theft or attempted Theft from Your Home involving forceable and violent entry to or exit from the Home.

##### Excluding

- Loss or damage caused by You, employees, guests, tenants, residents or domestic helpers.
- Loss by deception, unless it is only entry that is gained by deception.
- Loss of items misplaced or lost at Home including unexplained losses or mysterious disappearance.
- Loss or damage that is not reported to the police.
- Loss or damage occurring while Your Home has been left Unoccupied for more than 60 consecutive days.

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



i. Damage caused by falling trees or branches.

#### Excluding

- Damage to trees.
- The cost of removal of fallen trees or branches.
- Gradual bending.

*The above is further subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy*

### Part B: Contents Temporarily Removed

Loss of or damage to Contents while temporarily removed for cleaning, renovation, repair or other similar purposes elsewhere on the same premises or to any other premises within the UAE .

#### Excluding:

- Loss or damage by storm or flood to Contents not in Your Home.
- Loss or damage while removed for sale or exhibition or to a furniture depository.

*The most We will pay shall not exceed 20% of the contents Sum Insured by any of the clauses listed under 3A subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

### Part C: Contents in the Open

Loss of or damage to Contents whilst in the open and if exists to operate in open, but within the boundaries of the land belonging to Your Home.

*The most We will pay is as per the Sum Insured shown on Your Policy Schedule in total for losses by any of the causes listed under Section 3.A.*

#### Excluding:

- Loss or damage by water, storm or flood to Contents not in Your Home.
- Loss or damage occurring while the Home has been left Unoccupied for more than 60 consecutive days.
- Loss or damage to pedal cycles.
- Loss or damage to contents meant inside your home and not in open air.

*The maximum we pay is limited to AED 5,000 subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy*

### Part D: Theft of Keys

If keys to the locks of external doors of Your Home, alarm systems or domestic safes fitted in Your Home are stolen following violent or forcible entry to or exit from the home, We will pay the cost of replacing or repairing locks or lock mechanisms up to the limit shown in Your Policy Schedule.

#### Excluding:

- Loss or theft not reported to the police.
- Loss or damage while Your Home is lent, let, sublet or shared with anyone other than Your Family.
- Loss or damage caused by mechanical, electrical or electronic fault, failure, or breakdown.

*The maximum we pay is limited to AED 3,000 subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

### Part E: Loss of Rent or Cost of alternative Accommodation

If your Home is damaged and made uninhabitable by any cause due to perils listed under Part A we will pay as follows: In the event that the occupier of the insured Building/Home is the **live-in Owner**:

- a. The expenses of moving to alternative housing up to AED 5,000 only.
- b. The rent of a furnished apartment of a similar level to the apartment that was occupied in the insured Building in a similar location only.

In the event that the occupier of the insured building is a **Tenant**:

- a. The expenses of moving to alternative housing up to AED 2,500 only.
- b. The difference between the previous rent allowance and rent allowance for alternative housing that is supposed to be furnished and of a similar level to the apartment that was occupied in the insured Building in a similar location only.

The compensation period We will cover is between the evacuation of the insured Building/Home and either one of the following cases, whichever is earliest:

- a. When the building or apartment is fit for habitation.
- b. When the insurance amount specified for alternative housing is exhausted.
- c. Maximum of 12 months from the date your Home is damaged and made uninhabitable.

This cover is only payable if you reside in the premise you are insuring. If you have both Building and Contents cover, you can claim under only one section.

*Either way, the payment shall not exceed 20% of the Contents Sum Insured or a maximum of AED 500,000 only, whichever less subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

### Part F: Household Removals

Loss of or damage to Contents due to any cause listed under Section 3.A while in transit from one Home to another including loading and unloading within the UAE Jurisdiction Limits provided that such removals are carried out by professional removal contractors limited to a maximum period of **5 working days** from the date of first removal.

You will not be covered if you do not notify us prior to the permanent removal of your contents and provide details of the new address within **5 days** of moving to your new address.

#### Excluding:

- Damage arising from wear & tear, depreciation, and the action of light.
- Damage due to atmospheric conditions, moth, vermin, infestation, damp, rust, wet or dry rot.
- Any gradually operating cause, the process of cleaning, washing, repairing or restoring.
- Any electrical or mechanical breakdown, consequential loss .
- Security deeds, documents, business books, manuscripts, stamps, Personal Money, Jewellery, Valuables, Documents and furs.
- Damage during sea and/or air transit.
- International Transit or Transit outside UAE.
- Loss or damage to Contents in furniture depository or storage.

*The most We will pay is 10% of the Contents Sum Insured or as shown on Your Policy Schedule subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

## Part G: Fatal Injury Benefit

In the event of Your death or of Your spouse as a direct result of injury caused in your Home by fire explosion lightning or thieves, we will pay in total a fixed sum of AED 70,000 provided death ensues within three months of such injury.

### Excluding:

- Losses related to hazardous pursuits and occupations.
- Losses due to intoxicating liquor or drugs as defined by the UAE Civil Code.
- Self-inflicted injury or illness.
- Any disease, sickness, or medical disorder.

*The above is subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy*

## Part H: Visitor's Personal Effects

We will pay up to the Sum Insured shown on Your Policy Schedule for loss or damage to Your visitor's Personal Belongings by any of the causes listed in Section 3.A and happening in Your Home.

### Excluding:

- Loss of Personal Money, Credit Cards, Valuables, Jewellery, and Documents.
- Loss or damage not reported to the police.

*The above is subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy*

## Part I: Food Spoilage in freezer

We will pay up to the Sum Insured shown on Your Policy Schedule in total for loss or damage to food in a domestic refrigerator or freezer caused by:

- a. A rise or fall in temperature.
- b. Contamination from refrigerant or refrigerant fumes.
- c. Any of the causes listed in Section 3.A including loss or damage to food which has been removed from the refrigerator or freezer following an incident due to these causes.

### Excluding:

- Loss or damage due to the deliberate act of the power supply authority, including withholding or restricting of power by this authority.
- Loss or damage due to willful neglect by You or Your Family, guests, employees, domestic Helpers.
- Loss or damage due to the compressor unit in the refrigerator or freezer being 10 years old or older.
- Loss or Damage when your home is left unoccupied for 60 consecutive days.

*The above is subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy*

## Part J: Tenant's Liability

We will pay up to the Sum Insured shown on Your Policy Schedule for which You are legally responsible for under the terms of Your tenancy agreement as a tenant, not as the owner, for liabilities related to:

- a. Loss of or damage to the Home and landlords fixtures and fittings by any of the causes listed under Section 1.
- b. Accidental breakage of fixed glass forming part of the Building including glass in solar panel units and fixed baths, shower trays, shower screens, bidets, wash basins, splash backs pedestals, sinks, lavatory pans and cisterns.
- c. Pipes and Cables: Accidental damage by external means to:
  - i. Cables or underground pipes providing services to or from the Building.
  - ii. Septic tanks and drain inspection covers only.

### Excluding:

- Any loss or damage where Section 1, exclusions would apply.
- Loss or damage while Your Home has been left Unoccupied for more than 60 consecutive days.

*The above is subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

## Part K: Occupiers Personal and Employers Liability

We will indemnify You against Your legal liability for damages and claimants' costs and expenses as occupier in respect of:

- a. Accidental bodily injury to any person including Your domestic helper(s) and employees up to AED 1,000,000.
- b. Accidental loss of or damage to material property up to AED 2,000,000.
- c. Must occur during the Period of Insurance within the UAE and in the remainder of the world in respect of temporary visits up to 90 days per year.

We will also pay all defense costs and expenses incurred with our written consent subject to above limits.

### Exclusion

- Arising directly or indirectly by through or in connection with
  - i. The ownership possession or use by you or on your behalf of any motorcycle or other mechanically propelled vehicle (other than motorized domestic gardening equipment used within the boundaries of the land belonging to your home), drones, Segway, Caravans and personal transportation equipment for adults and children.
  - ii. Aircraft including model aircraft.
  - iii. Craft and vessels designed to be used on or in water.
  - iv. The occupation of land or buildings (other than your home or its grounds).
  - v. The ownership of land buildings or immobile property.
  - vi. Any willful or malicious act.
  - vii. Human immunodeficiency virus (HIV) and/or HIV related illness including acquired immune deficiency syndrome (aids) and/or any mutant derivative or variations thereof, however, caused
    - Assumed under any agreement unless such liability would have attached notwithstanding such agreement.
    - Arising directly or indirectly by through or in connection with the carrying on of any trade business or profession.
    - For loss of or damage to property belonging to you or held in trust by you or in your custody or control.
    - For any bodily injury contracted by you or your family members.
    - For claims and losses based upon arising out of directly or indirectly resulting from or in consequences of or any way involving asbestos.

*Our liability for damage and claimant's and defense costs and expenses resulting from one original cause shall not exceed AED 3,000,000 in the aggregate subject to limits as stated in you Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

# SECTION 4

## CONTENTS

### ACCIDENTAL DAMAGE (ALL RISKS)

**This cover is applicable only when shown in Your Policy Schedule.**

We will extend cover for damage by sudden accidental external means to the Contents insured under Section 3 of the Policy while in Your Home within the insured premises.

#### Excluding:

- Damage to Jewellery, Valuables and Fine Arts.
- Damage to clothing, contact lenses, stamps, food items and pedal cycles.
- Damage by wear & tear, depreciation, action of light, atmospheric conditions or any gradually operating cause.
- Damage arising from moth, vermin, infestation, damp, rust, wet or dry rot.
- Damage caused by any process of cleaning, washing, repairing or restoring any article.
- Failure loss or damage NOT directly consequent upon or attributable to an accident including but not limited to electrical or mechanical breakdown.
- Damage caused by incorrect polarity from a battery.
- Damage to recording tapes, discs or records.
- Damage caused by domestic animals or birds.
- Damage to glass oven doors or ceramic glass in cooker hobs.
- Consequential loss.
- Loss or damage whilst the Home is lent, let, sub-let in whole or in part.
- Losses based upon, arising out of, directly or indirectly resulting from, or in consequences of or any way involving asbestos.
- Loss or damage specifically excluded elsewhere in Section 3 of this policy.

**NOTE:** We will not pay for under Section 3 and/or Section 4:

- Property insured by any other policy.
- Securities and documents of any kind.
- Loss or damage to Contents in furniture depository or storage.
- Motorcycle or other mechanically or electrically propelled vehicles (other than domestic gardening equipment), aircraft, watercraft, sail boards, surf boards, caravans, trailers and portions, parts, and accessories of any of these.
- Goods used for business or professional purposes
- Livestock and pets.
- Loss or damage while Your Home has been left Unoccupied for more than 60 consecutive days.
- Loss or damage arising from any deliberate act by you or your household or any other persons.

# SECTION 5

## PERSONAL BELONGINGS

### VALUABLES AND PORTABLE EQUIPMENTS IN AND AWAY FROM HOME

**This cover is applicable only when shown in Your Policy Schedule.**

#### Part A: Personal Belongings, Valuables and Portable Equipment

We will pay for Your Personal Belongings, Valuables and Portable Equipment in the event of loss or damage by accidental means up to the Sum Insured shown in the Policy Schedule while within the UAE or up to the sum insured while temporarily elsewhere in the world for not more than 90 days in any Policy Period subject to availability of Police report.

Please refer to Your Policy Schedule for Single Article Limit conditions.

#### Excluding:

- Loss or damage caused by wear & tear, depreciation, in the process of cleaning, washing, repairing or restoring any article, the action of light or atmospheric conditions, moth, vermin or any other gradually operating cause.
- Damage to sports equipment and specialized sports clothing while in play.
- Skis (including sticks and bindings), watercraft, sub-aqua equipment, camping equipment and riding tack.
- Contact and corneal lenses and hearing aids.
- Confiscation or detention by customs or other officials.
- Consequential loss.
- Failure, loss or damage NOT directly consequent upon or attributable to an accident including, but not limited to, electrical or mechanical breakdown.
- Loss or damage due to business or professional use in respect of musical instruments, photographic and sporting equipment and accessories.
- Loss or damage caused by Your willful act.
- Personal Money, Credit Cards, financial securities and derivatives, Documents.
- Theft of Valuables left in the open or an unattended road vehicle, unless left in a locked boot, locked and covered luggage area or locked glove compartment of a motor vehicle and following physical evidence of forcible entry.
- Loss or damage to property dispatched by sea or air under a bill of lading, airway bill or similar document.
- Loss of or damage to reeds, skins or strings of any musical instrument.
- Motorcycles and other mechanically or electrically propelled vehicles.
- Livestock and pets.
- In respect of pedal cycles only:
  - i. Loss or damage while being used for track racing or trade purposes.
  - ii. Theft unless in a Building or securely locked to an immovable object.
  - iii. Loss of or damage to accessories unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.
- Valuables and Portable Equipment exceeding the Single Article Limit unless a list has been provided to Us.
- Mysterious disappearances.

## SECTION 6

### DOMESTIC HELPER

#### Part B: Personal Money and Credit Cards

This cover is applicable only when shown in Your Policy Schedule. We will provide cover to Your Personal Money and Credit Cards in the event of loss or damage due to Burglary or Theft or by accidental means while within the Geographical Limit and whilst temporarily elsewhere in the world for not more than 90 days in any Policy Period.

Credit cards are insured only against any loss as a result of misuse by any unauthorized person following the loss or Theft of any such card before the card company has received notification of the loss and provided that You comply with the terms under which the card was issued.

##### Excluding:

- Phishing or scamming of credit cards.
- Shortage due to error or omission.
- Losses not reported to the police.
- Loss of credit cards not reported to the card issuing company within 24 hours of discovery.

*The most We will pay is AED 2,500 in aggregate subject to limits as stated in your Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.*

#### Part C: Loss of Documents, Passport, Driving licence, Work permit, Residence permit

This cover is applicable only when shown in Your Policy Schedule. We will reimburse the cost of making a duplicate personal identification Document which is/are accidentally damaged or lost while within the geographical limit and while temporarily elsewhere in the world for not more than 90 days in any Policy Period.

*The maximum amount which can be indemnified per document is AED 1,000 and/or AED 3,000 in aggregate.*

Provided always that:

- Reimbursement will be for the cost of making a similar duplicate, advertisement fees if required, fines and penalties if imposed and other out of pocket expenses for which bills must be produced.
- This cover applies only to You, Your spouse and up to 2 children normally residing with You and in UAE.
- We will not be responsible for the renewal or extension costs of the lost or damaged document which You would have had to bear if there had been no loss.

We will pay the sum(s) shown below per occurrence or in aggregate in the event that a Domestic Helper legally employed by You, and named in the Policy Schedule, sustains accidental Bodily Injury within the Policy Period.

- Death or Permanent Total Disability: AED 35,000
- Medical Expenses incurred due to an accident: AED 10,000
- Repatriation Expenses: AED 5,000

Subject to limits as stated in your Policy Schedule and to General Conditions and Exclusions as mentioned in this Policy.

Necessarily and reasonably incurred for funeral expenses and/or in transporting the Domestic Helper back to his/her normal country of residence in the event of his/her death or permanent total disablement following an accidental Bodily Injury.

##### Excluding

- Hazardous pursuits and occupations.
- Intoxicating liquor or drugs as per the UAE Civil Code.
- Suicide or attempt to suicide, Self inflicted injury or illness.
- Persons above the age of 65 or below the age of 18 at the time of the incident.
- Any disease, sickness or medical disorder

# SECTION 7

## HOME ASSISTANCE

As part of the benefits listed out under this Home Umbrella Policy, We/Us/Insurer, Sukoon undertakes to provide Additional Emergency Repair Services to secure the insured dwelling and prevent further damage or loss occurring. This is not to carry out full repairs works, since the repairs works are subject to the limitations of cover and to the following definitions, conditions and exclusions as described herein. This service is not a replacement for a Home Insurance Policy and is not a maintenance Contract for the insured dwelling.

The cost of the call-out, labour and materials which are necessary for the Emergency Repair (Plumbing, Electrical, Locksmith, Glazing) will be borne by Sukoon/Service Provider up to a maximum of AED 700/- for each emergency, with a maximum of Three (3) emergencies in each year (AED 2,100/- per year). If the cost of Emergency Repair exceeds the maximum allowable, the difference will be borne by the Insured Person.

### Special Definitions for Section 7

The Assistance Company or Service Provider Is the company provided by the **Us/Insurer (Sukoon)** for the purpose of supplying the covers as described in this service, directly or by means of its network, on the Insurer's behalf.

#### Insured Premises means

The insured domestic property/location as mentioned and described in the policy schedule with a detailed address within the UAE.

#### Emergency Repair

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

#### Plumbing

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

#### Electricity

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

#### Locksmith

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

#### Glasswork

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

#### The scope of the cover/service:

##### Plumbing

In the event of breakage or damage to piping, leaks from sanitary fittings, fixed water installations within the domestic insured premises, The Service Company will send a Plumber who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage, when the condition of such installations permit such repair.

##### Electrical

In the event of failure of electrical supply within the domestic dwelling as a result of a fault or damage to the internal electrical installation, the Service Provider will send an Electrician, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage, when the condition of such installations permit such repair.

#### Locksmith

In the event of the domestic dwelling being made insecure or if it is impossible to gain entry, due to loss or theft of keys or damage to locks as a consequence of theft or any accidental cause, in the event that a child may have locked himself/ herself in a room, The Service Provider will send a Locksmith, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage when the condition of such installations permit such repair.

#### Glazing

In the event of breakage of Glazing to external windows or doors which render the domestic dwelling insecure, The Service Provider will send a Glazier, who will carry out the Emergency Repair necessary to render the dwelling secure. The Service Company undertake to install a single glazed unit where possible, either permanent or temporary, to secure the dwelling. Where this is not possible, The Service Company will board up to secure the dwelling and eliminate the Emergency.

#### Excluding

- Damages to household contents.
- Any work other than 'emergency repair' as defined.
- Any work undertaken not within the insured premises.
- Any work undertaken in any commercial premises.
- The repair of damage arising from seepage/ leaking or dampness even as a result of breakage or damage of the piping or other installations.
- The repair of air conditioning installations, electrical showers, water filtration units, jacuzzies, drains and septic tanks outside of the dwelling house.
- Repair to lighting such as bulbs or fluorescent tubes.
- Free standing electrical installations, such as lamps, home appliances.
- Alarm systems, CCTV and/or telephone systems.
- Any work to double glazed units where one pane has remained intact.
- Any work to internal doors.
- Any work to external doors or windows when access is possible by an alternative route.
- Any work to mechanical shutters, automatic garage doors.
- Any work to external doors not accessing the insured premises directly.
- Any emergency brought about by an avoidable, willful, or deliberate act committed by you or anybody permanently residing with you.
- Damage as a result directly or indirectly of war, civil war, armed conflict, insurrection, terrorism, revolt, rebellion, riot, stick and any other eventuality which effects the security of the State or Public Order.
- Loss or damage occasioned by pressure waves by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any exclusion stated under the general and specific exclusions throughout this policy.

#### What You need to do to avail this service?

Immediately after the occurrence of any event that could be included in any of the guarantees and covers described previously, the insured person or any other person acting on his/her behalf should contact the Service Provider Alarm Centre in the shortest possible time, to receive the needed assistance and any other guidance on the procedure to follow.

#### Toll-Free Number: 8000 9730733

You will be prompted to provide your policy number along with other details and a brief description of the circumstances at your insured premises.

# GENERAL EXCLUSIONS

We will not pay for:

## A. War and Terrorism

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

- a. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- b. Confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- c. Any act of terrorism. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(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.

We will also not pay for loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing or in any way relating to points 1, 2 and/or 3 above.

## B. Radioactivity

- a. Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or consequential loss.
- b. Any legal liability of whatsoever nature directly or indirectly caused by, contributed to by, or arising from ionizing radiation or contamination by radioactivity from any nuclear Waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any selfsustaining process of nuclear fission.
- c. Any accident loss destruction or liability directly or indirectly caused by or contributed to or arising from nuclear weapons material.

## C. Sonic Bangs

Loss, destruction or damage occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds.

## D. Pollution or Contamination

- a. Any loss arising from pollution or contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by:
- b. Pollution or contamination which itself results from a peril insured against.
- c. Any peril insured against which itself results from pollution or contamination.
- d. Any liability in connection with disposed or damaged Waste materials or substances.

## E. Cyber Risk

Losses arising directly or indirectly from:

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

**F. Wear and Tear** by any gradually operating cause.

**G. Consequential Loss** of any kind or description by you or your household.

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

# GENERAL CONDITIONS

## Part A: Contents Sum Insured

Contents Sum(s) Insured must at all times represent the full cost of replacing the property insured without deduction for wear & tear and depreciation other than in respect of clothing household linen, electrical, electronic, pedal cycles and white goods such as refrigerator, washing machine... etc. If the Sum Insured is inadequate at the time of a loss, then your claim settlement may be reduced. You should review the Content Sum Insured regularly to reflect any change in value over time. If you add to the value of your property (for example by buying new furniture or other contents) you must tell us so that your content Sum Insured can be adjusted accordingly.

## Part B: Change of Address

Subject to Us being informed within 5 working days after moving to another address, within the scope of cover, and payment of additional premium if required, this insurance shall continue to apply provided such new dwelling is built of brick, stone or concrete, roofed with incombustible material, is self-contained, and not used for any business purpose.

## Part C: Claims Settlement

### I. Buildings (Sections 1 and 2)

**a. Claims Settlement:** At Our option We will indemnify You by payment, reinstatement, replacement, or repair. However, We will not pay any reduction in the Market Value of the Home resulting from reinstatement, replacement, or repair of the Damaged parts of the Home.

Where Sukoon is able to replace the property, payment will be limited to the replacement cost. Where Sukoon is able to repair the property, payment will be limited to the repair cost. Sukoon at its own sole discretion decide whether to replace or repair the property/Contents.

In settling claims for loss or Damage there will be no deduction for wear, tear, and depreciation. Our liability in respect of loss or Damage arising out of one occurrence shall not exceed the amount stated against each item in the Policy Schedule, less any deductibles if applicable and as stated in the Policy Schedule.

The Sum(s) Insured will not be reduced following payment of a claim.

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

### II. Contents and Personal Belongings (Sections 3, 4 and 5)

#### a. In respect of Valuables:

- No one item shall be deemed of greater value than the Valuables Single Article Limit unless insured and declared as a separate item.
- The total value of Valuables shall not exceed one third of the total Sum Insured by these Sections, unless otherwise stated in the Schedule.

**b. Wear and Tear:** In settling an admitted claim whether partial damage or total loss (Damage beyond economic repair) there will be deduction for wear & tear and depreciation for the below:

- Any claim in respect of clothing household linen, electrical, electronic, pedal cycles and white goods such as refrigerator, washing machine... etc.
- Any claim resulting from accidental Damage to radio receivers, television sets, games, recording and audio equipment, computers and carpets all more than 3 years old.
- In respect of property not belonging to You or Your domestic helper a deduction for wear & tear and depreciation will be made.

The following table specifies reduction in value for items specified above in a) and b) to determine the maximum indemnity that We are liable for:

Year	Deduction Value
1	Nil
2	10%
3	20%
4	30%
5 and above	40%

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

#### d. Deductibles:

##### For section 1 and 2:

An amount of AED 1,000 will be deducted from any claim under these Sections.

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

For each and every claim related to or resulting from water damage 10% of claim amount or AED 1,500 whichever is higher.

##### For section 3, 4 and 5:

An amount of AED 350 will be deducted from any claim under this Policy unless specific deductible is mentioned for any cover or in the Policy Schedule.

In addition to above, for any loss or damage to an item exceeding the Single Article Limit, You will pay 10% of the claim amount.

Any undeclared individual single item exceeding AED 10,000 will be covered to a maximum of AED 10,000. Copies of receipts, valuations, photographs, instruction booklets and guarantee cards to be submitted in the event of a claim exceeding single article limit.

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

For any cover's if the Sum Insured is exhausted during the Policy Period no further liability will be accepted.

## Part D: Single Article Limit

Any article exceeding Single Article Limit: Proof of value will be required when making a claim for an item valued over and above the Single Article Limit. Copies of receipts, valuations, photographs, instruction booklets and guarantee cards must be provided in the event of a claim

## Part E: Unoccupied

You must tell us if your Home is to be left unoccupied for more than 60 consecutive days.

## Part F: Compliance with Policy Terms

Sukoon will only provide the cover described in this Policy if all the terms and conditions of this Policy so far as they apply are met by you or anyone claiming under this Policy.

## Part G: Your duty to prevent loss or damage

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

## Part H: Changes in your Circumstances

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

- a. If you or your family receive a court judgment or a conviction or are prosecuted (except for motoring offences).
- b. About any changes to your Buildings.
- c. If work is going to be done to your Home.
- d. If you move into a new Home.
- e. If you wish to upgrade to a higher Sum Insured plan.
- f. If your home will be unoccupied for more than 60 days.

Please remember if you do not tell us about these and other material changes, it may affect any claim you make or could result in voiding this Policy.

## Part I: Fraud

If Sukoon has reason to believe that dishonesty or exaggeration has been used either by You, Your Family or anyone acting on behalf of you or your family to obtain:

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

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

## Part J: Other Insurance

If there is any other insurance covering the same loss, damage or liability as this policy, Sukoon shall not be liable to pay or contribute more than our prorated share of any claims.

## Part K: Cooling Off Period

If after insuring with us and receiving your Insurance Policy, you subsequently change your mind, you have 15 working days to write to us confirming that you do not wish to continue the policy. Provided you have not made a loss claim (an event which caused you to seek payment from the company by claiming) in that period no charge will be made and any premium you have already paid will be refunded.

## Part L: Cancelling the Policy

You may cancel the Policy any time after the cooling off period by writing to us or contacting your broker or intermediary. As long as you have not made a claim, Sukoon will refund you using Pro rata methodology based on number of unused days of the policy period.

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

## Part M: Rights of Third Parties

Nothing contained in this Policy gives anyone else, other than the Insured Person any rights under this Policy.

## Part N: Non-Disclosure or Misrepresentation

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

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

## Part O: Governing Law & Jurisdiction

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.

## Part P: Legal Action

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. If no proof of loss has been furnished within one (1) year of the date upon which it should have been furnished, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

If We disclaim liability to You or any Insured Person for any claim, and if You do not notify Us within one (1) year from the date of receipt of the notice of such disclaimer that You do not accept such disclaimer and intend to recover this claim from Us, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this policy.

## Part Q: Renewal Conditions

The Policy may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid.

## Part R: Claim Notification

It is a condition precedent to Our liability hereunder that written notice of claim must be given to Us within reasonable time after the occurrence or commencement of any loss that may be covered by the Policy and in any event within thirty (30) days thereafter.

## Part S: Economic Sanctions Exclusion

Sukoon shall not provide cover and Sukoon shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Sukoon 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, United States of America, United Arab Emirates and / or all other jurisdictions where Sukoon transacts its business.

## Part T: Termination

The Policyholder or Sukoon may terminate this Policy (together with Policy Schedule) at any time after inception of this Policy by mailing to the other party prior written notice of at least 30 calendar days

## Part U: Subrogation

In the event of payment under this Policy, Sukoon shall be subrogated to all the Policyholder rights or recovery thereof against any person or organization, and the Policyholder 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 Policyholder 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 Policyholder 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.

## Part V: 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.



# GENERAL INFORMATION

## Part W: 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.

## Part X: Authorization

The Policyholder hereby agrees and authorizes:

- a. a. 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 Policyholder'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 collection agencies or credit bureaus.
- b. 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.
- c. Sukoon and its associate partners to contact the Policyholder 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.

## Part Y: VAT (Value Added Tax)

### A. Premium Payments

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/Policyholder. The Insured/ Policyholder hereby agrees to pay to the Insurer the applicable VAT/any other taxes paid by the Insurer, on the Insured/Policyholder's behalf, within 30 calendar days of receiving the invoice failing which the Insured/Policyholder 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/ Policyholder is to receive from the Insurer without the need to obtain any further consent from the insured/policyholder 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/ Policyholder hereby agrees to pay immediately and on demand the differential balance of any VAT/tax to the Insurer.

### B. Claim settlements - where We agree to pay the policyholder

When Sukoon pays a claim, your VAT registration status will determine the amount we pay you. When you are:

- a. 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.
- b. 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.
- c. All policyholders making a claim with Sukoon must declare their VAT registration status.
- d. Any VAT liability arising from your incorrect declaration is and will be payable by you (the policyholder).
- e. 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.

### Payment

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.

## A. Basis of Sum(s) Insured

Building sum(s) insured should be based on the cost of rebuilding Your property to the same specification including garages outbuildings and permanent fittings (see the definition contained in the policy) plus an amount of approximately 15% to cover demolition costs and architects and surveyor's fees. Market value is not necessarily an accurate indication of rebuilding costs.

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

## B. Automatic Increase in Sum Insured

Building, Contents and Personal Belongings sums insured can be made subject to this clause to provide a good measure of protection against inflation provided that Your sum(s) insured are correct at the outset. However, in Your own interest You should review these regularly.

Don't forget to tell us if Your Home is to be left Unoccupied for more than 60 consecutive days for which an additional premium may be required if we agree to extend the unoccupancy period.

## C. Safety Precautions and Useful Tips

- a. Making the most of Your insurance
- b. Photograph or videotape all Your belongings and keep a record of their serial numbers and receipts where applicable. If You ever have to make a claim, Your visual record of the missing or damaged items will make the process much easier.
- c. Whenever Your circumstances change - for example, if You buy a new Home or a valuable belonging - remember to review Your coverage and update it if necessary.
- d. If You cannot pay Your insurance premium, You should contact Your insurance provider before the account falls into arrears and You no longer have insurance protection. Sometimes, an extended payment period can be arranged, or an alternative payment method may be available.
- e. Whether You're a tenant or an owner, it's advisable to have liability insurance. You may be responsible for any damage that You may cause to someone else's property. For example, if Your bathtub overflows and floods the neighboring apartment or condominium unit - or a burst pipe in Your garden floods Your neighbor's garage - You may be held liable.

# HOW TO MAKE A CLAIM

- a. Check your Policy Schedule and policy wording to see whether the loss or damage is covered and if any specific evidence is required.
- b. Read the Policy Conditions and General Exclusions and follow any instructions given.
- c. Contact our Claims department on: Tel.: +971 4 233 7463/ 464 UAE toll free number 800 SUKOON (785666) Email: [generalinsuranceclaims@sukoon.com](mailto:generalinsuranceclaims@sukoon.com)  
You will be prompted for your policy number stated in the Policy Schedule, so please keep this ready.
- d. 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 days (15) of making the original claims.

- a. Inform the police within 24 hours, if the property has been stolen and maliciously damaged or you lost a valuable item.
- b. 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.
- c. 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:

- a. Police report / Fire Brigade / Met report, etc. as appropriate
- b. Invoices, original receipts, valuation reports, etc. for submission to insurance and to establish value of loss
- c. Official documentation relating to the Insured or the item
- d. Quotation(s) for repair or replacement
- e. Salvage estimates where applicable

# HOW TO MAKE A COMPLAINT

In 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](mailto: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 [compliance@sukoon.com](mailto:compliance@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 2557 2111  
Email: [contactus@ia.gov.ae](mailto:contactus@ia.gov.ae)

Website for registering Complaints:

<https://eservices.ia.gov.ae/Wirestorm/Pages/Render.aspx?page=Complaints&layout=NewAnonymousComplaint>

# WHAT TO DO IN CASE OF AN ACCIDENT

# CONTACT INFORMATION

In Case of an Accident	What You Need to Do	Why You Need to Do it
<b>Step 1</b> Make sure everyone is safe 	Make sure that everyone is safe. Do what you can to prevent any further damage, loss or liability. Consider calling the emergency services in your area if you need help making your property safe.	By preventing further damage, you may be able to get back on your feet faster.
<b>Step 2</b> Prevent further damage	Tell the police immediately about any malicious damage, theft, attempted theft, burglary or loss of insured property.	Police report is a valuable part of your claim – so make sure you ask for them.
<b>Step 3</b> Call the police (as required)	Keep evidence of loss or damage to your insured property. Don't authorize repairs or replacement unless you are preventing further loss, damage or liability.	The more information we have, the more likely we are to be able to process your claim successfully. If you authorise repairs, we may not be able to cover them in your claim.
<b>Step 4</b> Keep evidence	Get it touch with us as soon as possible by lodging your claim online or calling us, telling us the full details of any loss, damage, liability or injury that you might claim for.	As soon as we hear from you, we can start the claims process. We can also help you through the process, to make it easier.
<b>Step 5</b> Contact us	You need to provide us with any original receipts, invoices, valuations, photographs and instruction manuals to prove value and ownership.	We need proof that you own the items that you're claiming on.
<b>Step 6</b> Provide proof of value and ownership and amount being claimed		

For any queries related to coverage, benefits, claims procedure or policy administration you may contact:

800 SUKOON (785666) Or send us an email on: [service@sukoon.com](mailto:service@sukoon.com)  
 Monday to Friday 8 am to 8 pm  
 Saturday 8 am to 5 pm

SUKOON.COM

800 SUKOON (785666)

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



MOTOR



TRAVEL



HOME



LIFE



ACCIDENT



HEALTH

Sukoon Insurance PJSC  
Paid up Capital AED 461,872,125, C.L. No. 203970  
Regulated by the Central Bank of the UAE  
No. 9 dated 24/12/1984, TRN 100258594900003  
Head Office: P.O. Box 5209, Dubai, UAE  
Tel: +971 4 233 7777, SUKOON.COM

08/2024

