



Rak INSURANCE

**Home Insurance Policy
Terms & Conditions**

Introduction

We are pleased to provide you with your **RAK Insurance Home Insurance Policy** (hereon referred to as Home Policy or Policy) which provides protection against unforeseen events and other perils. Its prime purpose is to indemnify you in event you sustain any loss or damage or incur any liability caused by an accident or loss as listed in the Policy Schedule. In return for your Premium, you will receive Protection as stated in the Policy Schedule subject to the terms, conditions, warranties, provisions and exclusions expressed or implied in this Policy and Endorsements attached or endorsed herein.

RAK Insurance (hereon referred to as the Company) has relied on the information and statements, which have been provided by you in the application.

Should you have any queries or need further explanation on our RAK Insurance Home Policy product you may contact the Company on 800 7254 for local and 00971 800 7254 for International call or email us: info@rakinsurance.com.

Personal Information Collection Statement

The information you provide us maybe used for the purpose of:

- Any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
- Any claim, investigation, analysis or subrogation of any such claim.

The information you provide may be disclosed to:

- Any related company or any other company dealing with the Reinsurance related business or an intermediary or a claim or investigation or other service provider providing services relevant to the insurance business for any of the above or related purposes;
- United Arab Emirates Insurance Association or any other Government organisation that exists or is formed from time to time to carry out regulatory functions of the UAE Insurance industry.

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Ras Al Khaimah National Insurance Company (P.S.C.)

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Definitions

Wherever the following words appear in this Home Policy they will have the meanings shown below.

Act of Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) 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.

AED

Stands for UAE Dirham.

Antiques and works of art

Includes but is not limited to furniture, paintings, drawings, china glass, porcelain and all other collectable properties which belong to you or for which you are legally responsible provided it is not business property.

Bodily injury

Injury sustained whilst this Policy is in force and which is solely caused by an accident and independently of any other cause and which shall within 12 calendar months result in death or disablement or necessitate medical or surgical treatment.

Buildings

The Home and its decorations, fixtures and fittings attached to the home permanently: installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks which you own or for which you are legally responsible within the premises named in the Policy Schedule.

Charges

The charges made against the premium to meet the cost of acquisition and policy administration.

Company

RAK Insurance Company which provides this Home Policy as stated in the Policy Schedule.

Contents

Household goods and personal property within the Home, which belong to you or for which you are legally responsible. They do not include:

- Motor vehicles (other than garden machinery), caravans, trailers or watercraft and their accessories.
- Any kind of armament unless licensed.
- Any living creature.
- Any part of the buildings.
- Any property held or used for business purposes, other than office equipment.
- Any property under any Insurance contract.

Credit cards

Charge cards, debit cards, banker's cards and cash dispenser cards.

Definitions

Deductible

The amount you must pay towards any claim as specified within the Policy Schedule.

Electricity

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

Emergency

The term “emergency” is related to the need of repairing the damage immediately and subjected to following standards: Plumbing, Electricity, Locksmith Trade and Glasswork.

Emergency Repair

is defined as the repair necessary to render the dwelling safe 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 dwelling demanding immediate action.

Endorsement

A written document issued by the Company evidencing any change in or addition to or deletion from the original policy document and which is attached to or endorsed on to the policy.

Garden

The ground adjoining your home and within the premises named in the Policy Schedule, which is used solely as a place of recreation including for growing flowers, plants, trees, shrubs, fruit and vegetables in a private capacity. The garden does not include fields, woods and paddocks.

Glass Work (Glazing)

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

Home

The private dwelling and the garages and outbuildings used for domestic purposes at the premises shown in the Policy Schedule.

Housing

The term of Policyholder’s place of residence is related to building where the Policyholder lives permanently or temporarily. This address will appear in the particular coverage. Within the term “housing”, new buildings, additional rooms or installations placed in the area in which the dwelling is placed are included.

Insurance Benefit/Cover

This is the amount insured for each section as shown in the Policy Schedule or as notified to you at renewal.

Locksmith

Any risk impeding the Policyholder’s access to the building, being necessary the intervention of a Locksmith or emergency services, by no other alternative route.

Definitions

Loss Adjuster/Surveyor

A person or an organisation authorised by government authorities to carry out survey, investigation, assessment of loss/damage and advise claim minimization / improvement measures.

Money

- Current legal tender, cheques, postal and money orders
- Postage stamps not forming part of a stamp collection
- Savings stamps and savings certificates, travellers' cheques
- Gift tokens and travel tickets; all held for private or domestic purposes

Office Equipment

Computers, keyboards, visual display units and printers, word processing equipment, desktop publishing units, multi user small business computers, fax machines, photocopiers, typewriters, computer-aided design equipment, furniture, furnishings and telecommunication equipment.

Period of Insurance Protection

The length of time for which the Insurance Protection is valid.

Personal Possessions

Clothing, baggage, money, credit cards, guns (if licensed), sports equipment, pedal cycles and other similar items worn or used, and in either case carried about the person in everyday life, including portable prams, pushchairs and carrycots or travel seats – all of which belong to you.

Plumbing

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

Premises

The address named in the Policy Schedule.

Premium

The amount payable stated on the Policy Schedule.

Policyholder

The applicant who is a resident in the UAE, who pays the premium to the Company and in whose name the policy has been issued.

Policy Schedule

The schedule which provides details of the Insurance Protection and is part of this Policy.

Sanitary ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Definitions

Storm

Weather in the locality of your home which involves wind speeds of at least 40 mph or rainfall in excess of 50mm in one event, as recorded by the metrological department.

We/us/our

The Company.

Valuables

Jewelry, watches, furs, etc.

Section A - Building

Your Policy Schedule shows if this Section applies.

What is covered Building for loss or damage directly caused by	What is not covered
1 Fire, lightning, explosion, thunderbolt or earthquake.	<ul style="list-style-type: none"> Loss caused by any gradually operating cause. Mechanical or electrical breakdown or derangement of machinery or equipment.
2 Aircraft and other flying devices or items dropped from them.	
3 Impact by any vehicle or animal.	
4 Storm, tempest, sandstorm, flood.	<ul style="list-style-type: none"> Loss caused by subsidence or heave of the site upon which the building(s) stand or landslip. Loss to swimming pools, tennis courts, drives, patios and terraces, gates and fences.
5 Bursting or overflowing of water tanks, apparatus, or pipes; water damage; bursting or overflowing of fixed oil tanks, apparatus or pipes.	<ul style="list-style-type: none"> Loss caused by subsidence or heave of the site upon which the buildings stand or landslip. Loss to swimming pools. Loss while the building is not furnished enough to be normally lived in.
6 Theft or attempted theft by forcible entry or any attempt of threat.	<ul style="list-style-type: none"> Loss while the building is not furnished enough to be normally lived in.
7 Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	<ul style="list-style-type: none"> Loss while the building is not furnished enough to be normally lived in. Loss caused by anyone who is lawfully within the grounds of your home.
8 Falling trees, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> Loss caused by trees being cut down or cut back within the premises. Any other form of financial or consequential loss.
9 Alternative Accommodation If at any time during the period of insurance specified in the Policy Schedule the Insured's premises specified in the Policy Schedule or any part thereof be so destroyed or damaged by any of the perils covered by this Policy as to render the Premises as part thereof uninhabitable by the Insured then the Company will indemnify the Additional Cost of Alternative Accommodation necessarily incurred by the Insured subject to a maximum accommodation of two (2) weeks or a limit of AED 3,000, whichever is less.	<ul style="list-style-type: none"> Any other form of financial or consequential loss.

Conditions applicable to Section A - Settling Claims

1. **How we deal with your claim**

If your claim for loss or damage is covered under Section A, we will pay the full cost of the building repair provided that:

- the building was in a good state of repair immediately prior to the loss.
- the Insurance cover is enough to pay for the full cost of rebuilding the building(s) in their present form, and if the Insurance cover is not enough, point No. 3 mentioned herein below would apply.
- the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately prior to the loss or damage the buildings were not properly repaired.

2. **The Company will not pay**

- The cost of replacing or repairing any undamaged parts of the building(s) which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
- The first AED 1,500 of each and every claim.
- Any other deductible shown in the Policy Schedule.

3. **Your Insurance Cover**

If your Insurance cover is not sufficient, which means the cost of rebuilding the building(s) at the time of loss or damage is more than your Insurance cover for the buildings, then we will only pay a proportion of the claim, the maximum indemnity not to exceed the sum insured under the Policy.

4. **Limit of Insurance Protection**

We will not pay more than the insurance cover for the building(s) of each premises covered in the Policy Schedule.

Section B - Contents

Your Policy Schedule shows what this Section applies and excludes.

What is covered Contents for loss or damage directly caused by	What is not covered
1 Fire, lightning, explosion, thunderbolt or earthquake.	<ul style="list-style-type: none"> Loss caused by any gradually operating cause. Loss or damage caused by pollution or contamination. Mechanical or electrical breakdown or derangement of machinery or equipment.
2 Aircraft and other flying devices or items dropped from them.	
3 Impact by any vehicle or animal.	
4 Storm, tempest, sandstorm, flood.	<ul style="list-style-type: none"> Loss to property in the open.
5 Bursting or overflowing of water tanks, apparatus, or pipes; water damage; bursting or overflowing of fixed oil tanks, apparatus or pipes.	
6 Theft or attempted theft by forcible entry or any attempt of threat.	<ul style="list-style-type: none"> Loss while the building is not furnished enough to be normally lived in.
7 Accidental damage to contents within the home - any cause. According to the limits shown in the Policy Schedule Limit: Maximum value 20 % of the Sum Insured Sublimit: <ul style="list-style-type: none"> Household goods maximum any one item AED 10,000. Electrical apparatus and installation maximum any one item AED 10,000. Furniture and decorations maximum item AED 20,000. Plate glass maximum AED 2,000 any one plate. Electronic and computers maximum any one item AED 5,000. 	<ul style="list-style-type: none"> Damage or any proportion of damage which are specifically excluded elsewhere under this Policy. Damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon. Damage caused by chewing, tearing, scratching or fouling by domestic pets. Jewelry, fur, money, credit cards, documents or stamps. Damage to contact, corneal or micro-corneal lenses. Damage caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause. Damage arising out of faulty design, specification, workmanship or materials. Damage from mechanical or electrical faults or breakdown.
8 Falling trees, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> Loss caused by trees being cut down or cut back within the premises.
9 Loss to freezer contents: The cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes. <i>According to the limits shown in the Policy Schedule</i>	<ul style="list-style-type: none"> Loss or damage caused by any electricity or gas company cutting off or restricting your supply. Loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action.

What is covered Contents for loss or damage directly caused by	What is not covered
<p>10 Alternative Accommodation</p> <p>If at any time during the period of insurance specified in the Policy Schedule the Insured's premises specified in the Policy Schedule or any part thereof be so destroyed or damaged by any of the perils covered by this Policy as to render the Premises as part thereof uninhabitable by the Insured then the Company will indemnify the Additional Cost of Alternative Accommodation necessarily incurred by the Insured subject to a maximum accommodation of two (2) weeks or a limit of AED 3,000, whichever is less.</p>	<ul style="list-style-type: none"> Any other form of financial or consequential loss.

Conditions Applicable to Section B - Settling Claims

1. **How we deal with your claim**

If you claim for loss or damage to the contents, we will at our discretion repair, replace or pay for any article covered under Section B.

For total loss or destruction of any article, we will pay the cost of replacing the article as new, provided:

- The new article is as close as possible to but not an improvement on the original article when it was new.
- You have paid or we have authorised the payment of the replacement cost.

2. **The Company will not pay**

- The cost of replacing or repairing any undamaged parts of the contents which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part as stated.
- The first AED 500 of each and every claim.
- Any other deductible shown in the Policy Schedule.

3. **Antiques and works of art**

In the event of partial loss or damage, we will pay all costs and expenses you have necessarily incurred, with our consent, in restoring the item(s) damaged plus any resulting depreciation in value but not more than the sum(s) insured for the item(s) damaged.

In the event of total loss or destruction of items we will pay:

- The replacement cost for such item(s) or their market value at the time of loss, whichever is the less in respect of unspecified item(s).
- The insurance cover for such item(s) or their market value at the time of loss, whichever is the less, in respect of specified item(s).

4. **Valuables**

- We will at our option repair, replace or pay for any article lost or damaged.
- All individual items over AED 5,000 in value must be listed separately.

5. Your Insurance Cover

If you are not fully covered under Insurance Protection, which means the cost of replacing or repairing the contents at the time of loss or damage is more than your insurance cover for the contents, then we will only pay a proportion of the claim, subject to a maximum indemnity but not to exceed the insurance cover under the Policy.

6. Limit of Insurance Protection

We will not pay more than the insurance cover for the contents in each premises named in the Policy Schedule.

Section C - Loss of Rent

What is covered

This insurance covers Loss of Rent in respect of rent receivable or payable by the Policyholder in respect of premises or part of the Property Insured.

The indemnity under this Policy is for such rent or part which ceases to be payable to the Policyholder whilst the premises or part are unfit for occupation or use due to loss destruction or damage insured by this Policy.

The amount payable under this Policy shall not exceed such proportion of the Sum Insured listed in the Policy Schedule on Loss of Rent as the necessary period of unoccupancy bears to the term of Rent insured.

Limit of Indemnity: Loss of Rent sum insured as stated in the Policy Schedule.

Indemnity Period: 12 Months Maximum

Excess (Deductible): 7 days

Conditions applicable to Section C - Settling Claims

1. **How we deal with your claim**

If your claim for loss of rent is covered under Section C, we will pay rent or part which ceases to be payable to the Policyholder whilst the premises or part are unfit for occupation or use due to loss destruction or damage insured by this Policy.

2. **The Company will not pay**

- Any other deductible shown in the Policy Schedule.
- Any Claim where the policy holder is not negligent or not legally liable /responsible .

3. **Your Insurance Cover**

This insurance covers Loss of Rent in respect of rent receivable or payable by the Policyholder in respect of premises or part of the Property Insured.

4. **Limit of Insurance Protection**

We will not pay more than the insurance cover for the Loss of Rent covered in the Policy Schedule.

Section D - Personal Possessions

Your Policy Schedule shows what this Section applies and excludes.

What is covered	What is not covered
<p>1 Personal possessions: Valuables and personal possessions against physical loss or damage inside the home only.</p> <p><i>According to the limits shown in the Policy Schedule.</i></p> <p>Limit: Personal belongings maximum any one item AED 5,000 Personal jewelry in safe maximum AED 5,000</p>	<ul style="list-style-type: none"> • Damage caused by moth, vermin, wear and tear or any gradually operating cause. • Damage from electrical or mechanical faults or breakdown. • Damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon. • Breakage of sports equipment in use. • Any loss of or damage to contact, corneal or micro-corneal lenses. • Theft or disappearance of jewelry from hotel or motel rooms during your absence from such rooms unless contained in a locked safe and the keys removed. • Theft or disappearance of the following items from any vehicle when left without an authorised occupant: <ul style="list-style-type: none"> - mobile telephones - computer equipment - video cameras, camcorders. • Loss or damage to computer software (including tapes and discs). • Loss or damage to computer equipment during air travel unless carried as hand baggage and kept under your personal supervision.
<p>2 Theft of personal money in the home accompanied by violent and forcible entry.</p> <p><i>According to the limits shown in the Policy Schedule.</i> Maximum limit AED 5,000.</p>	<ul style="list-style-type: none"> • Loss while the building is not furnished enough to be normally lived in.

Conditions applicable to Section D - Settling Claims

1. **How we deal with your claim**

We will at our discretion repair, replace or pay for any article lost or damaged.

For total loss or destruction of any article, we will replace or pay the cost of replacing the article as new, provided:

- The new article is as close as possible to but not an improvement on the original article when it was new.
- You have paid or we have authorised the replacement cost.

2. **The Company will not pay**

- The first AED 500 of each and every claim.

3. **Your Insurance cover**

- If your Insurance Cover is not sufficient, which means the cost of replacing or repairing the personal possessions at the time of loss or damage is more than your insurance cover for such items, then we will only pay a proportion of the claim subject to a maximum indemnity being the insurance cover.
- However, if personal possessions are lost or damaged away from the home we will not take account of the value of personal possessions in the home at the time of such loss or damage.

4. **Limit of Insurance Protection**

We will not pay more than the insurance cover for the personal possessions and money shown in the Policy Schedule.

Section E - Family Legal Protection

Your Policy Schedule shows what this Section applies and excludes.

What is covered Liability to the public in respect of building:	What is not covered We will not indemnify you for the following liabilities:
<p>We will indemnify you as owner and occupier for any amounts you become legally liable to pay as damages for bodily injury or damages to property caused by an accident happening in or about the premises during the period of Insurance Protection. <i>According to the limits shown in the Policy Schedule.</i></p> <p><u>Tenant/Landlord Fire Legal Liability:</u></p> <p>We will indemnify the Policyholder against all sums for which the Policyholder may be legally liable as Owner/Tenants of the Premises in respect of:</p> <p>Accidental damage to third party property outside of the boundary of the Policyholder's premises occurring in or about the Premises during the Period of Insurance due to perils insured under the policy.</p> <p>Under no circumstances does this extension provide:</p> <ol style="list-style-type: none"> 1. Cover of any type or kind of consequential loss. 2. Cover of any type or kind of claim for Products Liability 3. Cover of any type or kind of claim for Liability arising out of vehicles licensed for road use. <p>Limit:</p> <p>A limit of AED 1 million for anyone accident or series of accidents arising out of any one event and aggregate.</p>	<ul style="list-style-type: none"> • For bodily injury to: <ol style="list-style-type: none"> 1) You or any other permanent member of the home. 2) Any person who at the time of sustaining such injury is engaged in your service. • For bodily injury arising directly or indirectly from any communicable disease or condition. • For damage to property owned by or in the charge or control of: <ol style="list-style-type: none"> 1) You or any other permanent member of the home. 2) Any person engaged in your service. • Arising directly or indirectly out of any profession, occupation, business or employment. • Which you have assumed under contract and which would not otherwise have attached. • Arising out of your ownership, possession or use of: <ol style="list-style-type: none"> 1) Any motorised vehicle other than domestic gardening equipment or pedestrian-controlled gardening equipment. 2) Any power-operated lift. 3) Any aircraft or watercraft other than manually operated rowing boats, punts or canoes. 4) Any animal. • In respect of any kind of pollution and/or contamination other than: <ol style="list-style-type: none"> 1) Caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of Insurance Protection at the premises named in the Policy Schedule. 2) Reported to us within 30 days from the end of the period of Insurance Protection in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident. • Arising out of your ownership or possession of any land or building that is not within the premises.

Conditions applicable to Section E - Settling Claims

1. **How we deal with your claim**

We will pay:

- The maximum amount mentioned in the Policy Schedule for any one claim or number of claims arising out of any one incident, where you become legally liable for damages payable in respect of death or bodily injury or loss or damage to property caused by an accident occurring during the period of insurance.
- All legal cost and expenses that you have to pay, provided they are incurred with our written consent.

2. **The Company will not pay**

- The first AED 1,000 of each and every claim in respect of property damage.
- Damage for which you are not legally responsible.

3. **Your Insurance cover**

- If your Insurance Cover is not sufficient, which means the Legal costs which you have been ordered to pay by a court in respect of bodily injury and damages to property caused by an accident happening in or about the premises at the time of loss or damage is more than your insurance cover for such items, then we will only pay a proportion of the claim subject to a maximum indemnity being the insurance cover.

4. **Limit of Insurance Protection**

We will not pay more than the insurance cover for the Family Legal Protection as shown in the Policy Schedule.

Section F - Domestic Cover

Your Policy Schedule shows what this Section applies and excludes.

What is covered Liability to the public in respect of building:	What is not covered We will not indemnify you for the following liabilities:
<p>Work related accident to Maid, Driver, Baby Sitter.</p> <ul style="list-style-type: none">Fatal injury to the assured maid or driver or baby sitter working at the service of the Insured occurring premises specified under Section A and B occasioned by accident in and about the premises covering death, disability and accidental medical expenses ensues within 12 months of such injury.Limit: AED 35,000 per maid or driver or baby sitter. (maximum of 3 person insured in the Policy year).Accidental medical expenses AED 5,000 per person. <p><i>According to the limits shown in the Policy Schedule.</i></p>	<ul style="list-style-type: none">Any injury by accident directly attributed to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution or military or usurped power.The Insured's liability to employees of contractors to the Insured.Any employee who is not (a work-man) within the meaning of the Law.Any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreements.Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.

Conditions applicable to Section F - Settling Claims

1. **How we deal with your claim**

We will protect you or your maid, driver, baby sitter financially for an accidental death, injury or other specified event which happens during the period of insurance and the amount we will pay depend on the conditions and maximum benefit limits and sub limits as set out in the schedule and as per UAE labour law.

2. **We will not pay :**

- A disability or death that is caused by sickness .
- For any death, permanent disablement or serious injury caused directly or indirectly by you or by any of the family member who are living with you.

3. **Your Insurance cover**

- If your Insurance Cover is not sufficient, which means the cost of treatment of bodily injury of the insured person caused by an accident and treated by a qualified and registered medical practitioner is more than your insurance cover for such items, then we will only pay a proportion of the claim subject to a maximum indemnity but not to exceed the insurance cover under the policy.

4. **Limit of Insurance Protection**

We will not pay more than the insurance cover for the Domestic Cover as shown in the Policy Schedule.

Section G - Emergency Home Assist

The Company undertakes to provide an Emergency Repair Service to secure the place of residence and prevent further damage or loss occurring. It does not undertake to carry out full repairs, all repair works are subject to the limitations of cover and to the following definitions, conditions and exclusions as described herein.

This policy is not a replacement for a Home Policy and is not a maintenance contract for the domestic dwelling.

The cost of the call-out, labor and materials which are necessary for the Emergency Repair (Plumbing, Electrical, Locksmith, Glazing) will be borne by the Company, up to a maximum of AED 700 for each emergency, with a maximum of three emergencies in any one year (AED 2,100 per year).

There is a waiting period for 30 days from the date of inception.

1. Plumbing

In the event of breakage or damage to piping, leaks from sanitary fittings, fixed water installations within the place of residence, the Company will send a Plumber, who will carry out the Emergency Repair necessary to secure the dwelling against further loss or damage, when the condition of such installations permit such repair.

The Company will cover the damages of house fixed plumbing / fitting, producing damages to the property of the Policyholder or third person / parties. The community property or third parties plumbing, will not be considered relevant to housing, although they could be located in the Policyholder's area. Drainage system and tanks are excluded, however, pipes located inside the place of residence are part of this cover.

The Company will take charge of the call-out (worker transportation costs), materials and labor up to a limit of AED 700 for each incident, with a maximum of three incidents in any one year while the policy is in force.

In the event the expenses exceed the maximum allowable, the difference will be borne by the policyholder.

All in all, the plumber will give an estimate of the repairing directly to the policyholder and by telephone to the Company.

2. Electrical

In the event of a failure of electrical supply within the place of residence, as a result of a fault or damage to the internal electrical installation, the Company will send an Electrician, who will carry out the Emergency Repair necessary to secure the place of residence against further loss or damage and restore the energy supply, when the condition of such installations permit such repair.

The Company will cover the lack of electric supply in some of the place of residence installation phases, whenever the origin of the damage is located within the place of residence.

The Company will take charge of the call-out (worker transportation costs), materials and labor up to a limit of AED 700 for each incident, with a maximum of three incidents in any one year while the policy is in force.

In the event that the cost of Emergency Repairs exceeds the maximum allowable, the difference will be borne by the policyholder.

3. Locksmith

In the event of the place of residence 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 the Company will send a Locksmith, who will carry out the Emergency Repair necessary to secure the place of residence against further loss or damage when the condition of such installations permit such repair.

The Company will cover any risks impeding the Policyholder's access to the building, being necessary the intervention of a Locksmith or emergency services, by no other alternative route.

The Company will take charge of the call-out (worker transportation costs), materials and labor up to a limit of AED 700 for each incident, with a maximum of three incidents in any one year while the policy is in force.

In the event that the cost of Emergency repairs exceeds the maximum allowable, the difference will be borne by the policyholder.

4. Glazing (Glass Work)

In the event of breakage of Glazing to external windows or doors which render the domestic dwelling insecure, the Company will send a Glazier, who will carry out the Emergency Repair necessary to render the dwelling secure.

The Company undertake to install a single glazed unit where possible, either permanent or temporary, to secure the dwelling. Where this is not possible, the Company will board up to secure the dwelling and eliminate the emergency.

The Company will take charge of the call-out (worker transportation costs), materials and labor up to a limit of AED 700 for each incident, with a maximum of three incidents in any one year while the policy is in force.

In the event that the cost of Emergency repairs exceeds the maximum allowable, the difference will be borne by the policyholder.

Exclusions applicable to Section G: Emergency Home Assist

Plumbing

The Company shall not be liable for:

- Any work other than “Emergency Repair” as defined.
- Any work undertaken not within the domestic dwelling.
- The repair or damage arising from seepage/leaking or dampness even as result of breakage or damage of the piping or other installations.
- The repair of air conditioning installations, electrical showers, water filtration units, Jacuzzis, drains and septic tanks outside of the dwelling house.

Electrical

The Company shall not be liable for:

- Any work other than “Emergency Repair” as defined.
- Any work undertaken not within the domestic dwelling.
- Repair to lighting such as bulbs or fluorescent tubes.
- Free standing electrical installations, such as lamps, home appliances.
- Alarm systems, telephone systems.

Locksmith

The Company shall not be liable for:

- Any work other than “Emergency Repair” as defined.
- Any work undertaken not within the domestic dwelling.
- Any work to internal doors, etc.
- 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 domestic dwelling direct.

Glazing

The Company shall not be liable for:

- Any work other than “Emergency Repair” as defined.
- Any work undertaken not within the domestic dwelling.
- Any work to double glazed units where one pane has remained intact.

General Exceptions

Besides the specific exceptions mentioned, this Insurance does not cover bodily injury directly or indirectly resulting from or consequent upon:

- Damages caused deliberately by the Policyholder.
- Damages as a result of acts of God, directly or indirectly of war, civil war, armed conflict, insurrection, revolt, rebellion, riot, strike, civil commotion and any other eventuality which affects the security of the State or Public Order.
- Arising as a consequence of earthquake, volcano eruption, floods or any other environmental accidents.
- Damage to household contents.
- Expenses incurred by the Policyholder with the Company’s prior approval or consent.

Conditions applicable to Section G: Emergency Home Assist - Settling Claims

- The place of residence should be maintained in good state of repair.
- No benefit shall be payable unless the Company has been notified and has authorized assistance through the medium of the telephone number provided.
- Your policy number must be quoted when calling for assistance and the relevant identification produced on the demand of the Operator, Tradesman or other nominated agent of the Company.
- Any components of the place of residence and parts thereof which are falling or showing signs of wear and tear shall be replaced as soon as possible after the discovery of a defect.
- In the event of cancellation of the Policy by the policyholder, no return of premium shall be allowed in respect of the Assistance premium.

Procedures for the arrangement of services to Section G : Emergency Home Assist

The emergency services provided will be rendered by professional companies or suppliers (Tradesman) designed by the Company.

The Company will not arrange any direct service, in respect of failure on our behalf to perform any obligation as a result of any cause whatsoever, which is beyond our reasonable control or if as a result of unforeseeable situations or environmental accidents, the Company's societies, professionals or suppliers offices are totally occupied or not able to be at disposal in the nearest village for any reasons beyond their control.

However, in these cases, the Company will be obliged to compensate the expenses incurred by the Policyholder with the Company's prior consent to benefit from the cover of the additional insurance.

In such a case, the Company will reimburse the expenses up to the maximum limit of AED 700 for each incident, with a maximum of three incidents in any one year while the policy is in force.

Altogether, the services provided should be rendered by companies, suppliers or professionals designed deliberately by the Company, otherwise, the policyholder will take charge of the incurred expenses.

All the emergency services should be demanded to the Company by telephone 24 hours a day, 365 days a year. The Company will provide an immediate solution to the Emergency and Connection services. The trained Operator will ask the Policyholder some details such as a notification of the claim, in which the Policyholder authorises the Company to register the call on the computer (talk sheets), in order to record the requested service and its follow-up.

Should you require Home Assistance, please call Gulf Assist on 80009730733.

Please have the following information available when you call:

- your home telephone number
- your full home address
- your policy number
- a description of the problem
- a telephone number where you can be contacted.

WE ARE RESPONSIBLE ONLY FOR THE EXPENSES INCURRED WITH PRIOR APPROVAL FROM GULF ASSIST.

If your home has been broken into, the matter should be reported to RAK INSURANCE, prior to calling the Home Emergency Assistance.

General Conditions

Autorenewal

The policy is automatically renewed each month subject to full receipt of premium payment.

Cancellation

Either Party has the right to cancel this policy:

- RAK Insurance may cancel this policy by giving you 30 days notice in writing. Any return of premium due to you will depend on the period outstanding for Insurance Protection at the date of cancellation.
- You may contact RAK Insurance at any time to cancel this policy. In this case, the premium is not refundable.

Consideration

This policy is issued in consideration of the information provided by the Policyholder and contained in the Policy Schedule and the Policyholder paying Premium to the Company when due.

Duties of the Policyholder

The due observance and fulfillment of the terms and conditions of this policy in so far as they relate to anything to be done or complied with by the Policyholder shall be conditions precedent to any liability of the Company to make any payment under this policy.

Gender

Unless the context otherwise requires, words and expressions importing the masculine gender also includes the feminine and neuter gender. Further, words and expression in the singular include the plural and vice versa.

Geographical Coverage

United Arab Emirates only.

Home

Each home included under this policy is covered as if covered under a separate policy. Your duties:

- You must take all reasonable steps to prevent loss, damage or an accident
- You must maintain the buildings in a good state of repair
- You must notify the Company immediately if you:
 - a) Stop using the home as your permanent private residence
 - b) Regularly leave the home unattended by day or night
 - c) Start any conversions, extensions or other structural work to the buildings
 - d) Plan to leave your private dwelling unattended for any period in excess of 30 days

When we receive this notice we have the option to change the conditions of this policy. If you fail to comply with any of the above duties, this policy may become invalid. It is your duty to ensure that all protections for the security of the home and contents are maintained in good working order, and are in full and effective operation whenever the premises are left without an authorized occupant. If you fail to comply with any of the above duties, this policy will become invalid in respect of loss or damage resulting from unauthorized entry.

Home Financing

If you have lease on your home, it is agreed that:

- The lessee is noted as having an interest in the policy.
- The rights of any lessee will not be affected by anything you do to increase the risk of loss or damage to the home provided that they were unaware of such action.
- The lessee must write and tell us as soon as they become aware of any action you have taken that increases the risk of loss or damage. This may result in an additional premium, which you will have to pay.

How to make a claim:

In the event of any claim (except for claims related to Section G - Emergency Home Assist), contact RAK Insurance on 800 7254 or email: claims@rakinsurance.com.

Notice of Claim

- A written notice of a claim must be given to the Company within 14 days after the occurrence of an event covered by this Policy.
- Failure to give notice in the time prescribed shall not invalidate a claim if it can be shown to the Company's satisfaction that notice had been provided as soon as was reasonably practicable, and in any event within 60 days from the date of such accident.
- Any notice given to the Company by or on behalf of the claimant must identify the Policyholder in order to be deemed valid by providing us with the policy number, date and time of the loss or damage.

Claim Documents

- The Company, upon receiving a notice of claim, will acknowledge and ask the claimant to submit required documents in support of the claim.
- Police report and all other proof of loss required by the Company shall be provided at the expense of the claimant and shall be in such form and of such nature as the Company may prescribe. The Company may reasonably require proof of ownership and value.

Payment of Insurance Benefit

The Insurance Benefit payable under this policy shall be paid to the Policyholder or as otherwise directed in writing by the Policyholder. In the absence of any such written direction, accrued benefits unpaid at the time of the Policyholder's death shall be paid to the estate of the Policyholder. Any release given by the Policyholder, or any third party to whom the Policyholder has directed that payment be made to, acknowledging receipt of the benefit paid under this policy, shall be deemed a final and complete discharge of all liability of the Company.

Payment of any Insurance Benefit under this policy is subject to the definitions and all other terms and conditions of the policy pertinent to the benefits.

Upon the payment of a claim under this policy, any unpaid premium may be deducted from such claim payment.

Proportional Rule

If the insured property, at the time of claim, is of greater value than the sum insured declared in the Policy Schedule, the Policyholder shall be considered as being his own insurer for the difference, and shall bear a proportion of the loss accordingly. Every Section of this policy is separately subject to this condition.

Reinstatement of the Sum Insured

After each accident, the sum insured will be reduced equally to the damage sustained and settled by the Company as compensation. However, the Policyholder may request to maintain the original sum insured subject to the payment of a proportional contribution for the unexpired period of protection.

Scope of the Insurance Policy

This policy, including the Policy Schedule, and the endorsements and amendments, if any, will constitute the entire contract between the parties. No change in this policy shall be valid unless approved by the Company and evidenced by endorsement or amendment.

Valuation

You must keep the Insurance cover at a level which represents the full replacement value of the property.

- For buildings – the full rebuilding cost including removal of debris and professional fees.
- For contents – the current cost as new.
- For personal possessions – the current cost as new.

General Exclusions

Applicable to all Insurance Benefits under this policy

Radioactive Contamination and Nuclear Assemblies Exclusion

Any loss or damage to any property or any legal liability of whatever nature directly or indirectly caused by, or contributed to by, or arising from:

- Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

War Exclusion

Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of:

- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- Riots, strikes, civil commotions or any other reason causing the conventional law to continue under siege.
- Political risks.
- Confiscation, nationalization, requisitions, destruction of or damage to property by or under the order of any government or public or local authority.

Sabotage and Terrorism Exclusion

Notwithstanding any provision to the contrary within this policy or any Endorsement thereto it is agreed that this policy excludes loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This policy or any Endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered under this policy the burden of proving the contrary shall be upon the Policyholder.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Electronic Data Exclusion

Any loss or damage to any property or any legal liability of whatever nature directly or indirectly caused by, or contributed to by, or arising from:

- Computer viruses, erasure or corruption of electronic data
- The failure of any equipment to correctly recognize the date or change of date

Home not ready to live in

Any loss or damage while the buildings are not furnished enough to be normally lived in.

Sonic Bangs

Any loss or destruction caused by pressure waves from aircraft or by other aerial devices.

For the purposes of this exclusion, “computer virus” means a corrupting instruction from an authorized source that propagates itself via a computer system or network.

Deliberate Acts

Any loss or damage or theft to any of the property by deliberate act or accomplishment of the Policyholder or any of his family members.

Consequential Loss

Any consequential losses or damages of any type.

Pre-existing Condition

Any loss, damage, liability or injury, which happened before your Insurance Protection effective date.

General Provisions

Application of Deductibles

Where the same incident of loss or damage causes a valid claim to be submitted under one or more sections of this policy, we will make one deduction of deductible only, other than where the same incident or loss causes a valid claim under “Section A – Building” and “Section B – Contents” where a deductible will be applied for each section.

Appointment of Surveyor/Loss Adjuster

The Company reserves the right to appoint a surveyor/loss adjuster to survey, investigate, ascertain loss or damage and advise on claim minimization/improvement measures.

Claim Conditions

In the event of a claim or possible claim under this policy, you must:

- Submit written proof in support of your claim within 30 days from the receipt of the claim form provided by the Company. Failure to furnish such proof within the time required shall not invalidate any claim if it was not reasonably practicable to give proof within such time, provided such proof is furnished as soon as is reasonably practicable, and in no event later than 180 days from the time such proof is otherwise required.
- Immediately forward to the Company, if a claim for liability is made against you, any letter, claim, writ, summons or other legal document/s you receive.
- Inform the police as soon as is reasonably possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or loss of property.
- Not admit liability or offer or agree to settle any claim without our written permission.
- Not dispose of damaged items without our consent.

Fraudulent Claims

If you, or anyone acting on your behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this policy shall become invalid and your claim will be rejected.

Governing Language

The English translation of the policy is for reference purposes only. In the event of any inconsistency between the Arabic version and the English version, the Arabic version shall prevail.

Governing Law, Jurisdiction & Arbitration

This policy is subject to the exclusive jurisdiction of the United Arab Emirates and shall be governed in accordance with the laws of UAE including without limitations, the Insurance Regulations. If both parties agree to resolve the dispute arising under this Policy by arbitration, such arbitration shall be carried out in accordance with the laws and regulations of the United Arab Emirates which govern arbitration (not applicable to personal liability).

Legal Action

No action shall be brought to recover on this policy prior to the expiration of 60 days after written proof of claim has been filed in accordance with this policy, nor shall such action be brought at all unless commenced within 180 days from the expiration of 30 days within which proof of claim is required. All rights of recovery under this policy shall lapse after a period of 180 days from the date of occurrence of any event that gives the Policyholder a right of recovery under this policy.

Misstatement or Fraud

The Company has the right to deny any claim under this policy if they find that the policy has been obtained by providing incorrect information in the application form or there has been any misstatement in the claim form.

Other Insurance

We will not pay any claim if any loss, damage or liability covered under this policy is also covered wholly or in part under any other Insurance Protection except in respect of any excess beyond the amount covered under such Insurance Protection. This does not apply to fatal injury.

Premium Payment

All premiums are payable monthly in advance at the rates referred to in the brochure section. If the premium is not paid within a grace period of fourteen (14) calendar days the coverage will cease and will only be restored upon payment of all outstanding premiums.

Severability

If at any time any provision or part of a provision of this policy becomes invalid, illegal or enforceable, the remaining parts and/or provisions shall continue in full force and effect.

The Company has the right to:

- Take full responsibility for conducting, defending or settling any claim in your name.
- Take any action we consider necessary to enforce your rights or our rights under this policy.

Third Party Claims

A person who is not a party to this policy has no right under this contract to enforce any terms of this policy, but this does not affect any right or remedy of a third party.

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