

HOME



YOUR HOME SHEILD POLICY

Everything you need to know.



HOME INSURANCE POLICY

Dear Policyholder,

This is your Home Insurance Policy.

It is the evidence of the contract you have made with Royal & SunAlliance. We will insure you during the Period of Insurance in the term set out in your Home Insurance Policy in return for payment of the premium.

The Schedule and any Endorsement are all part of the Policy. They show which Home Insurance Cover are in force and contain the details of your insurance.

Cover will continue after the Renewal Date shown in the Master Schedule for any period for which we accept your renewal premium.

Use the Master Schedule and the Index to find the Covers you have insured and read them carefully along with the Schedule that goes with each one. You should also pay particular attention to the Conditions and Exclusions on pages 16 & 17 – these apply to every Home Insurance Cover.

Please make sure that your Home Insurance Policy meets your requirements. If it does not, tell us or your insurance advisor immediately. If you return it to us within 30 days we will charge you nothing, provided that you have not made a claim during the trial period.

The Policy sets out all the circumstances in which you can make a claim – you cannot in any other circumstances. Whilst Home Insurance cover is wide, it is not a maintenance contract and does not protect you or your household against every loss, e.g. where the only damage is wear, tear or deterioration – no insurance policy does.

This contract has been based on the answers you gave us on your proposal and declaration you signed. You must tell us of any change in this information as soon as possible since failure to do so could invalidate your Policy. You should not wait until the next renewal date.

DEFINITIONS: Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in the Policy in bold print.

Policy holder/You/Your	Those named in the Schedule as the Insured	
We/Us/Our	Royal & SunAlliance	
Your Household	You Other relations who normally live with You Resident domestic servants employed by You	
Home	The private house or self-contained flat at the address shown in the Schedule	
Buildings	The Home and domestic outbuildings, garages, swimming pools, tennis courts, patios, terraces, drives, footpath, walls, gates, hedges and fences, including landlords fixtures and fittings, all on the same site.	
Fees	Architects, surveyors and other professional fees which You have to pay in connection with repairing or reinstating the Buildings	<i>Costs not included: Those which You have to pay to prepare a claim or those You incur without Our permission.</i>
Removal of Debris	Any amount We agree to pay for removing debris, demolishing, propping or shoring up parts of the Buildings which have been damaged.	
Local Authority Requirements	The additional costs You have to pay to repair the damage to comply with any Government or Local Authority requirements or regulations.	<i>Costs not included: Any costs for complying with requirements of regulations notified before the loss or damage occurred.</i>
Accidental Damage	Damage caused by violent external means	We will not pay for: <i>Damage caused by a deliberate act of any member of Your Household</i>
Contents	Household goods and other articles in the Home or its domestic outbuilding or garages owned by any member of Your Household including motorized gardening equipment. Fixtures and fittings for which You are responsible as occupier. Valuables } owned by Clothing } any member Personal Effects } of Your Money } Household Visitors personal possessions not otherwise insured.	<i>Property not covered:</i> - Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories while attached. - Living creatures - Money and stamps belonging to resident domestic servants - Securities, certificates other than savings certificates and documents - Property used or held for business professional purposes - Property more specifically insured by this or another policy

DEFINITIONS (contd.): Any word listed under “DEFINITIONS” will carry the same meaning wherever it appears in the Policy in bold print.

Valuables	Articles made of precious metal, jewelry, furs, pictures, work of art, collections of coins, medals or stamps.	
Personal Effects	Articles normally worn, used or carried about the person in everyday life	<i>Property not covered: Tools or instruments used or held for business or professional purposes</i>
Money	Cash, bank and currency notes, cheques, money orders, postage stamps (not part of a collection) savings stamps and savings certificates travelers cheques and gift tokens, - used or held solely for private, social and domestic purposes	<i>Property not covered: - Securities, certificates other than savings certificates and documents - Held for business or professional purposes</i>
Excess	The first part of a claim which You must pay. If claims are made under two or more Covers for loss or damage caused by the same insured cause at the same time, only one Excess will be deducted from the total amount of the agreed claim.	
Unoccupied	Not lived in by any member of Your Household or by any other person with Your permission.	

COVER 1 – THE BUILDINGS

PARA 1: PERILS COVERED

The **Buildings** are insured against damage by the following causes:

- a Fire, Explosion, Lightning, Earthquake
- b Smoke
- c Escape of water or oil from any fixed water or cooling installation or domestic appliance
- d Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- e Falling trees or branches
- f Falling receiving aerials and their fitting or masts
- g Riot, Civil Commotion, Strike, Labor or Political Disturbance
- h Malicious persons or vandals
- i Storm or Flood
- j Theft or attempted theft

We will not pay for:

- The **Excess** shown in the Schedule
- *Damage caused by agricultural or industrial operations or any gradual process*
- *Damage to the component or appliance from which the water or oil escapes*
- *Damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days*
- *Damage caused by insects, birds or domestic pets*
- *Damage to gates, hedges, fences or tennis courts*
- *Damage to aerial, fitting or mast*
- *Loss or damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days*
- *Damage to gates, hedges, fences or tennis courts*
- *Damage caused by frost*
- *Loss or damage caused by **You** or **Your Household***
- *Loss or damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days.*

PARA 2: HOME INSURANCE EXTRA DAMAGE

What is insured
Accidental Damage

We will not pay for

- 1 *Damage*
 - a *Whilst **Your Home** or any part of it is lent or let*
 - b *caused by:*
 - i *wear and tear, settlement or shrinkage*
 - ii *wet or dry rot, frost, atmospheric or climatic conditions, vermin, insects, domestic pets, fungus or a gradually operating case*
 - iii *faulty workmanship, defective design or the use of defective materials*
- 2 *The cost of maintenance and normal redecoration*
- 3 *Any loss, destruction or damage specifically excluded elsewhere in this policy*

PARA 3: ADDITIONAL COVER

This Cover also provides insurance against:

a Pipes and Cables

Accidental Damage to those underground services supplying the **Buildings**

b Glass and Sanitary Ware

Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels, ceramic hobs and washbasins, pedestals, baths, sinks, lavatory pans and other sanitaryware in the **Buildings**

c Water and Cooling Installations

Damage to any fixed domestic water appliance caused by freezing

d Rent and Alternative Accommodation

If **Your Home** is made uninhabitable by any of the causes insured **We** will pay the

- Rent **You** should have received but have lost whilst **Your Home** is unfit to live in
- Reasonable additional cost of comparable alternative accommodation until **Your Home** is fit to live in again

e Cover during Sale

If **You** contract to sell the **Buildings**, the purchaser who completes the sale shall have the benefit of the insurance provided by this Cover up to the date of completion, provided the **Buildings** are not otherwise insured.

We will not pay for

- *Damage which **You** are not legally responsible to repair*

- *Damage resulting from rusting corrosion or general wear and tear
Damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days*

- *Costs which you incur without our written permission*

PARA 4 : SUBSIDENCE AND GROUND HEAVE COVER ENDORSEMENT

What is insured	<u>We will not pay for :</u>
<p>This policy extends to cover physical loss or damage to property insured resulting from subsidence, or ground heave of any part of the site on which the property stands.</p>	<p>a) <i>The first Dhs.2,000 of each and every loss.</i></p> <p>b) <i>Damage to yards, car parks, roads, pavements, walls, gates and fences, unless also affecting a building insured hereby</i></p> <p>c) <i>Damage caused by or consisting of :</i></p> <ol style="list-style-type: none"> 1) <i>The normal settlement or bedding down</i> 2) <i>The settlement or movement of made up ground and/or reclaimed land</i> 3) <i>Defective design or workmanship or the use of defective materials</i> 4) <i>Coastal or river erosion</i> 5) <i>Gradually operating causes</i>

	<p>6) <i>Damage occurring whilst the property insured or any part thereof is in course of construction, erection or undergoing</i></p> <p>7) <i>excavations, demolition, structural alteration or structural repair</i></p> <p>8) <i>Damage occurring whilst any any bordering third party property is in course of construction, erection or undergoing excavations and structural alterations.</i></p> <p>d) <i>Damage which originated prior to inception of this cover</i></p> <p>e) <i>The deductible stated under the schedule for each and every loss at each separate premise.</i></p> <p>f) <i>The insurer's liability is limited to 14 million per building on any one claim and in the aggregate during any one period of insurance.</i></p>
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PARA 5: CLAIMS SETTLEMENT FOR COVER 1 - THE BUILDINGS

- a If the parts of the **Buildings** damaged by any of the causes insured are repaired or replaced, **We** will pay **You** the cost of any necessary work done without any reduction for wear, tear or betterment if at the time of the loss
- the **Buildings** are in good repair
 - the Sum Insured is not less than the cost of rebuilding the **Buildings**
- b If the parts of the **Buildings** damaged by any of the causes insured are NOT repaired or replaced, or the **Buildings** are NOT in good repair, or the Sum insured is LESS than the cost of rebuilding the **Buildings**, **We** will pay **You** at **Our** option:
- i the cost of reinstating the damage less an allowance for any wear, tear or betterment or
 - ii the difference between the value of the **Buildings** prior to the destruction or damage and the value of the **Buildings** following the destruction or damage

We will also pay the following if the parts of the **Buildings** damaged by any of the causes insured are repaired or replaced

- i **Fees**
- ii **Removal of Debris**
- iii **Local Authority Requirements**
- iv **Rent and Alternative Accommodation**

Amount Payable

The maximum amount payable in respect of any one incident is:

- i for **Buildings** - *the Sum Insured (less any **Excess**)*
- ii for Rent and Alternative Accommodation - *20% of the Sum Insured on **Buildings** in addition to the amount paid for the **Buildings***

The Sum Insured on **Buildings** will not be reduced following payment of a claim.

PARA 6: OWNERS LIABILITY TO THE PUBLIC

Insurance is provided for up a limit of Dhs. 1,000,000 which **You** become legally liable to pay in respect of:

Accidental bodily injury, death or disease of any person

Accidental loss of or damage to property

We will not pay for liability directly or indirectly arising from

- *Injury, death or disease of any member of **Your Household***
- *Loss of or damage to property owned, occupied or in the custody or control of any member of **Your Household***

arising as owner (and not occupier) of the **Buildings**

Policy Limit: We will pay up to Dhs.1,000,000 or equivalent currency in connection with any incident inclusive of any other costs, expenses and legal fees which **You** to pay, provided **We** agree by letter

GENERAL EXCLUSIONS TO PARAGRAPH 5

We will not pay for liability directly or indirectly arising from

- *An agreement unless the liability would have existed without the agreement*
- ***Your** employment, business or profession*

Note – IF **You** should die **Your** legal personal representatives will have the protection of this Cover.

COVER 2 – THE CONTENTS

PARA 1: PERILS COVERED

The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings and garages

- a Fire, Explosion, Lightning, Earthquake
- b Smoke
- c Escape of water or oil from any fixed water or cooling installation or domestic appliance
- d Impact with a building involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- e Falling trees or branches
- f Falling receiving aerials and their fittings or masts
- g Riot, Civil Commotion, Strike, Labor or Political Disturbance
- h Malicious persons or vandals
- i Storm or Flood

The **Contents** are insured against loss or damage by the following causes while they are in **Your Home** or its domestic outbuildings and garages:

- j Theft or attempted theft

We will not pay for

- The **Excess** shown in the Schedule

- *Loss or damage caused by agricultural or industrial operations or any gradual process*

- *Damage to the component or appliance from which the water or oil escapes*
- *Loss or damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days*
- *Damage caused by insects, birds or domestic pets*

- *Loss or damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days*

We will not pay for

- *Loss by deception, unless it is only entry that is gained by deception*
- *Loss or damage caused by **You** or **Your Household***
- *Loss while **Your Home** or any part of it is lent or let unless force is used to gain entry into or exit from **Your Home** or its outbuildings or garages*
- *Loss of **Money** from **Your Home** unless force is used to gain entry into or exit from **Your Home***
- *Loss of **Money** from outbuildings or garages*
- *Loss or damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days*

PARA 2: HOME INSURANCE EXTRA DAMAGE

What is Insured

Accidental Damage to

Household Goods, Appliances and Fixtures and Fittings other than landlords whilst in **Your Home**

We will not pay for

1 Damage

- a) to clothing and **Personal Effects and Money**
- b) whilst **Your Home** or any part of it is lent or let
- c) caused by
 - i) wear and tear, settlement or shrinkage
 - ii) wet or dry rot, frost, atmospheric or climatic conditions, vermin, insects, domestic pets, fungus or a gradually operating cause
 - iii) faulty workmanship, defective design or the use of defective materials
 - iv) repairing, restoring, renovating, cleaning or dyeing

2 Deterioration of food

3 Damage solely caused by mechanical or electrical fault or breakdown

4 Any loss, destruction or damage specifically excluded elsewhere in this Policy.

PARA 3: ADDITIONAL COVER

This Cover also provides insurance against:

a Deep Freezer Contents

Loss of or damage to food in a domestic deep freezer caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. **We** will also pay for loss or damage to food which has been removed from the deep freezer following an incident insured by this Cover upto Dhs.2,500

b Mirrors and Glass

Breakage of mirrors, glass or ceramic tops to furniture and fixed glass in furniture.

c TV's, Videos, Computers Accidental Damage to televisions video players and recorders, home computers and audio equipment in **Your Home** and their receiving aerials

We will not pay for

- Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority
- Loss or damage resulting from willful neglect by **You** or **Your Household**
- Loss or damage to food in **your** deep freezer if the compressor unit is more than 10 Years old.

- Damage to light fittings
- Damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days

- Mechanical or electrical breakdown
- Damage caused by cleaning, assembling, repairing or dismantling of the apparatus
- Damage to items designed to be portable (other than home computers) or to records, recording tapes or discs
- Damage occurring after **Your Home** has been **Unoccupied** for 60 consecutive days

PARA 3: ADDITIONAL COVER (Contd..)

This Cover also provides insurance against:

We will not pay for

d Rent and Alternative Accommodation

If **Your Home** is made uninhabitable by any of the causes insured **We** will pay the

- Rent which **you** still have to pay for parts of Your Home which are unfit to live in
- Reasonable additional costs of comparable alternative accommodation until **Your Home** is fit to live in again

e Door Locks - Replacement and installation of locks including keys to any external doors, keys of which have been stolen upto Dhs.500

f Contents temporarily removed to the Garden

Loss of or damage to the **Contents** by any cause insured by Paragraph 1 occurring in the open within the boundaries of the land belonging to the Home – up to Dhs.500

- *Loss or damage caused by storm or flood*

g Temporary Removal

Loss of or damage to the Contents by any cause insured by Paragraph 1 while temporarily removed from **Your Home** into

- i) a bank safe deposit, occupied private dwelling or any building where any members of **Your Household** are living or carrying on their business within the UAE
- ii) elsewhere in the UAE

- *Loss or damage in a furniture depositary*
- *Loss or damage caused by malicious persons or vandals*
- *Loss or damage caused by storm or flood to property not in a building*
- *Loss or damage by theft unless force is used to gain entry into or exit from a building*

PARA 4: CLAIMS SETTLEMENT FOR COVER 2 – THE CONTENTS

Following loss or damage by any of the causes insured

- a) Provided that at the time of loss or damage the Sum Insured under this Section is at least equal to the cost of replacement as new

We will at **Our** option

Either pay the cost of repairing
pay the cost of replacing as new
replace as new



Or make a cash payment for

any item

lost

Or

Damaged

- b) For clothing **We** may make a deduction for wear, tear or betterment

- c) If the Sum Insured at the time of loss or damage is not as described above, **We** may make a deduction for wear, tear or betterment on all items lost or damaged.

Amount Payable:

The maximum amount payable in respect of any one incident is:

- i for Contents

The Sum Insured (less any **Excess**) subject to the following limits unless the Schedule shows an increased amount

- **Valuables** in total 50% of Contents Sum Insured
- Single article limit Dhs. 20,000
- **Money** Dhs. 1,000
- Visitors Personal Possessions Dhs. 1,000
- Deep Freezer Contents Dhs. 2,500
- **Contents** in the Garden Dhs. 500
- Replacement Locks Dhs. 500

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- ii for Rent and Alternative Accommodation - 20% of the Sum Insured on **Contents** in addition to the amount paid for the **Contents**

Note: The Sum Insured on **Contents** will not be reduced following payment of a claim

PARA 5: LEGAL LIABILITY & WORLD-WIDE PERSONAL LIABILITY

Insurance is provided upto Dhs.1,000,000 including costs agreed by us in writing, which **You** or any member of **Your Household** becomes legally liable to pay in respect of :

We will not pay for liability arising directly or indirectly from

Accidental bodily injury, death or disease of any person

- Injury, death or disease of any member of **Your Household** or domestic servant
- Loss of or damage to property owned or in custody or control of you or any member of **Your Household**

Accidental loss or damage to property

Arising

- a) as occupiers (but not owners) of **Your Home**
- b) in any other personal capacity in the UAE or Worldwide during a temporary visit

The insurance is limited to a maximum of Dhs.250,000 for USA & Canada

GENERAL EXCLUSION TO PARAGRAPH 5

We will not pay for liability arising directly or indirectly from

- An agreement unless the liability would have existed without the agreement
- The employment, business or profession of you or any member of **Your Household**
- Mechanically or electrically propelled vehicles (other than gardening equipment) boats, aircraft, model aircraft or caravans owned by or in the custody or control of you or any member of **Your Household**
- Animals which escape from land (other than your home) on which they are usually kept

Injury, death, disease (other than to a domestic servant) or damage arising out of:

- The ownership of land or buildings by you or any member of **Your Household**
- The occupation of land or building by any member of **Your Household** other than **Your Home**
- Any deliberate act
- A contract of service and arising out of the work they are employed to do
- Your own employment, business or profession or that of any member of your household
- Transmission of any communicable disease or virus
- Suffered by any member of your household or any domestic servant

If **You or the member of Your Household** claiming should die, their legal personal representatives will have the protection of this Cover.

PARA 6: DOMESTIC STAFF – YOUR LIABILITY AS THEIR EMPLOYER

Insurance is provided upto Dhs.250,000 including costs agreed by us in writing, which **You** become legally liable to pay under the terms of Federal Law (No.8) of 1980 of the UAE in respect of injury, illness or disease to any person who is in your personal domestic service and is under a contract of service with you.

The cause of the injury or illness must arise during the period of insurance and result from the work they are employed to do, anywhere within the country where your **Home** is situated

We will not pay for

*Loss of or damage to property, or injury, illness or disease arising out of your own employment, business or profession or that of any member of your **household**.*

PARA 7: TENANTS LIABILITY FOR DAMAGE

If **You** are a tenant of **Your Home** and not the owner, insurance is provided for up to a limit of 20% of the sums insured on **contents** which **You** are liable to pay under the terms of **Your** tenancy agreement for:

i **Buildings**

Damage to the **Buildings** of **Your Home** by any of the causes listed under Paragraph 1 of Cover 2 – THE CONTENTS (Page 7) other than Fire.

ii **Decorations and Fixtures**

Damage to the internal decorations or landlords fixtures and fittings of **Your Home** from any of the causes listed under Paragraph 1 of COVER 2 – THE CONTENTS (Page 7)

iii **Pipes and Cables**

Accidental Damage to those underground services supplying the **Buildings**

iv **Glass and Sanitary Ware**

Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels and washbasins, pedestals, baths, sinks, lavatory pans and other sanitary ware in the **Buildings**

Policy Limit / Amount Payable

The maximum amount payable is 20% of the Sum Insured on the **Contents** in any one period of insurance.

PARA 8: FURNITURE IN TRANSIT ENDRSEMENT

What is insured

Accidental loss of or damage to the **Contents** during their transit by land by professional removal contractors from **Your Existing Home** directly to **Your** new Home subject to both homes being in the UAE.

We will not pay for

- *The first Dhs.250 of each claim in addition to the Excess shown in the schedule*
- *Loss of Money*
- *Damage caused solely by wear, tear or depreciation, vermin, insect, domestic pets, mildew or fungus*
- *Loss or damage to property in storage*
- *Loss of or damage to visitors' personal Possessions*

- Loss of or damage to china, glass, earthenware and other items of a brittle nature, unless they have been packed by professional packers

COVER 3 – PERSONAL POSSESSIONS

PARA 1: COVER

Only paragraphs marked with a sum insured in the schedule are covered

PARA 1 A: UNSPECIFIED VALUABLES, CLOTHING AND PERSONAL EFFECTS, PERSONAL MONEY AND CREDIT CARDS

What is insured

We will not pay for

Property owned by any member of **Your Household**

- The **Excess** shown in the Schedule
- Loss or damage listed below under “General Exclusions to Cover 3”
- Any article used solely for business or professional purposes
- Loss of or damage to the property or **Money** of a school child or student unless the property or **Money** is in the custody or control of **You** or **Your** spouse

a) Accidental loss of or damage to **Valuables**, Clothing and **Personal Effects**

- Any **Valuable**, item of Clothing or **Personal Effects** exceeding Dhs. 5,000 in value
- Pedal cycles
- Sports equipment and specialized sports clothing

b) Loss of **Money** used or held solely for private social or domestic purposes

- Securities, certificates other than savings certificates, and documents
- Depreciation in value of **Money**
- Loss of **Money** caused by errors or omission in payments, receipts, or book-keeping
- Loss of **Money** not reported to the Police
- Loss of **Money** used or held for business or professional purposes

c) Loss from fraudulent use by unauthorized persons of credit, cheque, bankers and cash cards issued in the UAE

- Losses not reported to the Police and in the case of credit cards, the issuing organization within 24 hours of discovery
- Loss arising out of the fraudulent use by unauthorized persons of charge cards

d) Loss of Documents

The company will reimburse the cost of making a duplicate passport, driving license, work permit, residence permit, base pass and/or Iqama which is/are accidentally damaged or lost while within the Geographical Limit and while temporarily elsewhere in the world for not more than 60 days in any period of insurance.

- The first Dhs.100 of each and every loss.
- Renewal or extension costs of the lost or damaged document which you would have had to bear if there had been no loss.

The maximum amount which can be indemnified is Dhs.1000 per document subject to a maximum of Dhs.3000 for all documents during the period of insurance.

Provided always that :

- i) 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.
- ii) This cover applies only to you, your spouse and 2 children normally residing with you.

Cover applies anywhere in the UAE and for up to 60 days worldwide in any period of insurance

PARA 1 B: SPECIFIED VALUABLES

What is insured:

Accidental loss of or damage to items specified in the Schedule and owned by any member of **Your Household**

Cover applies anywhere in the **UAE** and for up to 60 days worldwide in any period of insurance

PARA 1 C: SPORTS EQUIPMENT

What is insured

Accidental loss of or damage to sports equipment and specialized sports clothing owned by any member of **Your Household**

We will not pay for

- *The **Excess** shown in the Schedule*
- *Loss or damage listed below under "General Exclusions to Cover 3"*
- *Equipment for mountaineering, potholing, skiing, windsurfing and underwater sports, motor vehicles, trailers, caravans, boats, vessels, aircraft and their respective accessories*
- *Living creatures*
- *Clothing other than specified sports clothing*
- *Pedal cycles*
- *Loss or damage while taking part in organized racing (other than on foot) or professional sport*
- *Loss or damage to racquets, cricket bats or golf clubs whilst in play*
- *Loss or damage to golf balls unless contained in the golf bag at the time of the loss or damage*

Note: Cover applies anywhere in the **UAE** and for up to 60 days worldwide in any period of insurance

PARA 1 D: PEDAL CYCLES

What is insured

Accidental loss of or damage to pedal cycles owned by any member of **Your Household**

We will not pay for

- *The **Excess** shown in the Schedule*
- *Loss or damage listed below under "General Exclusions to Cover 3"*
- *Theft of the cycle or parts of the cycle*

- unless the cycle is in a locked building or has been immobilized by a security device
- Loss or damage while the cycle is being used for racing
- Loss or damage to tyres or accessories unless the cycle is lost or damaged at the same time

Note: Cover applies anywhere in the **UAE** and for up to 60 days worldwide in any period of insurance

PARA 2: CLAIMS SETTLEMENT FOR COVER 3

We will at **Our** option

Either	pay the cost of repairing	}	any item
	pay the cost of replacing as new		lost
	Replace as new		Or
Or	make a cash payment for		Damaged

Amount Payable: The maximum amount payable in respect of any one incident is:

A for unspecified Valuables , Clothing and Personal Effects, Money and Credit Cards	The Sum Insured (less any Excess) subject to the following limits:
	Any one item Dhs.5,000
	Money Dhs.1,250
	Credit and Cash Cards Dhs.2,500

B for Specified Valuables	}	The Sum Insured (less any Excess)
C for Sports Equipment		
D for Pedal Cycles		

PARA3: GENERAL EXCLUSIONS TO COVER 3

We will not pay for

- Damage due to wear and tear
- Damage caused by cleaning, repairing, restoring or renovating
- Damage caused by vermin, insects, domestic pets, mildew or fungus
- Damage solely caused by mechanical or electrical breakdown
- Loss or damage caused by nationalization or confiscation by any authority
- Loss by deception unless it is only entry into **Your Home** that is gained by deception

CONDITIONS WHICH APPLY TO THE WHOLE POLICY

1. Policy Terms and Conditions

You and members of **Your Household** covered under this Policy must comply with its terms and conditions

2. Precautions

You must take all reasonable steps to prevent loss damage or accident and maintain the insured property in a sound condition and good repair

3. Other Insurance

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance **We** will not pay more than **Our** ratable proportion of any claim.

4. Cancellations

You may cancel the Policy by giving **Us** written instructions and **You** will receive a refund of 75% of the premium for any unexpired period of cover.

We may also cancel the Policy by sending 7 days notice by letter to **Your** last known address. If **We** cancel the Policy **We** will make a full refund of the premium for any unexpired period of cover.

5. Notification of a Claim

When **You** become aware of a possible claim under this Policy, **You** must notify **Us** in writing without delay. If there has been theft, attempted theft, vandalism or any malicious act **You** must also tell the Police immediately **You** must at **Your** own expense provide **Us** with all details and evidence **We** request, including written estimates and proof of ownership or value. Any writ, summons or other legal document served on **You** or any member of **Your Household** in connection with a possible claim must be sent to **Us** immediately. **You** must not answer any correspondence without **Our** consent.

6. Conduct of the Claim

You must give whatever information or assistance **We** request and must not admit, deny or negotiate any claim without **Our** written consent.

No property may be abandoned to **Us**.

7. Subrogation

Before or after **We** pay **Your** claim under this Policy **You** must, if **We** ask **You**, take, or allow **Us** to take in **Your** name, all the steps needed to enforce **Your** rights against any other person.

We will pay any costs and expense involved.

8. Jurisdiction

In respect of **Your** legal liability to third parties for injury or damage arising in the UAE **We** will pay in respect of awards made by a UAE Court only.

EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

We will not pay for

1 Radioactive Contamination and War Risks

Any loss or damage to property, legal liability, expense, consequential loss or bodily injury directly or indirectly caused by or arising from or contributed to by

- a ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it

- c Any liability, loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.

- d war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

- e acts of terrorism committed by a person or persons acting on behalf of in connection with any organization.

For the purpose of this condition, "terrorism" means the use of violence for political ends and includes and use of violence for the purpose of putting the public or any section of the public in fear.

2 Sonic Bangs

Loss or damage caused by pressure waves from aircraft or other aerial devices traveling at sonic or supersonic speed.

3 Existing Damage

Any loss or damage occurring before cover commences

4 Loss of Value

Loss in value of property other than that specified under Paragraph 4 b ii of Claims Settlements for cover 1 if the claim is to be settled on this basis.

5 Wear and Tear

Wear and Tear to any gradually operating cause

6 Consequential Loss

Consequential Loss of any kind or description by You or Your Household

7 Matching of Items

The costs of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, color or design when damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

8 HIV

No section of this policy shall apply in respect of, and this policy does not cover, any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immuno-Deficiency Virus) and/or any HIV related illness, including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof, however caused.

MAKING A CLAIM

Naturally we hope you won't have any accidents or misfortune, but if you do, the following advice might be useful.

- First of all, look at your policy to check that the loss or damage is covered. Look up the appropriate Cover to see precisely what is provided. Read carefully any exceptions or conditions that may apply. Remember that Home Insurance does not cover any loss or damage which has been caused purely by wear and tear – it is not a maintenance contract. If you wish to make a claim please contact your local Royal & SunAlliance office or usual insurance advisor.
- Remember to tell the police as soon as you can if property has been stolen, maliciously damaged or you lose a valuable item.
- Whenever necessary, you should arrange for emergency repairs to be carried out to prevent further damage to your property.
- Where repairs are not necessary immediately, you should get two estimates wherever possible and send them to us with your claim form. Do not delay sending in the claim form until you get the estimates—simply tell us in Section 4 of the form that they are being obtained. Once we have agreed an estimate, you can get the work done and then send the final account to Royal & SunAlliance and we will repay you.
- If your claim includes damage to boilers or tanks, you must not dispose of the damaged items before we have had the opportunity to inspect them.
- 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 received should be sent to us, unanswered, without delay. It is most important that you leave us to deal with the matter on your behalf and not get involved in any correspondence with the other person.

If you have any queries or if you need any help to make your claim, just let us know.

POLITICAL RISKS EXCLUSION

This Policy excludes loss destruction or damage directly or indirectly occasioned by or through or in consequence of

-
- a) War, invasion, act of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war:
 - b) Mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power or any act of any person acting on behalf or in connection with any organization with activity directed towards the overthrow by force of its government de jure or de facto or to the influencing of it by terrorism or violence, martial law and 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.

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever 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.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of 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.

This 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 insurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.

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

ELECTRONIC RISK EXCLUSION

Notwithstanding anything that appears to the contrary in the policy wording and subject always to the terms exceptions and conditions of this Policy this Policy does not cover

(A) any Damage to Data, which shall include but shall not be limited to:

- (i) loss destruction or corruption of Data whether in whole or in part
- (ii) unauthorised appropriation use access to or modification of Data
- (iii) unauthorised transmission of Data to any third parties
- (iv) Damage arising out of any misinterpretation use or misuse of Data
- (v) Damage arising out of any operator error in respect of Data

(B) any Damage to the Property Insured arising directly or indirectly from

- (i)
 - (a) the transmission or impact of any Virus
 - (b) unauthorised access to a System
 - (c) interruption of or interference with electronic means of communication used in the conduct of the Insured's Business including but not limited to any diminution in the performance of any website or electronic means of communication
 - (d) breakdown or failure of a System in each case other than Damage to the Property Insured caused by any of the Covers insured provided that such Damage does not arise by reason of any malicious act or omission or
- (ii) any of the contingencies described in paragraph (A) above

Definitions

<u>Damage</u>	means for the purposes of this exclusion loss or destruction or damage to the Property Insured and any loss or destruction of or damage to Data
<u>Data</u>	means information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware
<u>Breakdown or Failure of a System</u>	means the complete or partial failure or inability whether in terms of availability functionality and/or performance or otherwise of a System whether or not owned by the Insured to operate at any time as desired as specified or as required in the circumstances of the Insured's business activities
<u>System</u>	includes computers other computing and electronic equipment linked to computer hardware electronic data processing equipment Microchips and anything which relies on a Microchip for any part of its operation and includes for the avoidance of doubt any Computer Installation.
<u>Microchip</u>	a unit of packaged computer circuitry manufactured in small scale and made for program logic and/or computer memory purposes and expressly including integrated circuits and micro controllers
<u>Virus</u>	programming code designed to achieve an unexpected unauthorised and/or undesirable effect or operation when loaded onto a System transmitted between Systems by transfer between computer systems via networks extranets and internet or electronic mail or attachments thereto or via floppy diskettes or CD-ROMs or otherwise and whether involving self replication or not.

This 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 insurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.

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

OTHER PERSONAL INSURANCE FROM ROYAL & SUNALLIANCE

Thank you for choosing Home Insurance for you home insurance. A full range of other Personal Insurance is available.

- ❖ Private Car
- ❖ Holiday (Travel)
- ❖ Personal Accident

Ask your local Royal & SunAlliance office or usual insurance advisor for details.

Subject otherwise to the terms exceptions and conditions of the Policy.

