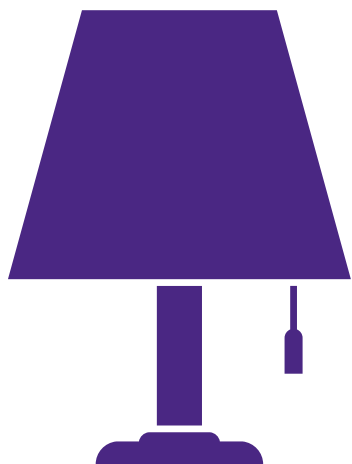


## YOUR HOME INSURANCE POLICY

Everything you need to know.





## WELCOME TO RSA

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Dear Policyholder,

Thank you for choosing us to take care of your home insurance. You are now insured with one of the world's leading insurance groups that writes business in 140 countries and serves over 20 million customers worldwide. With a 300 year heritage, RSA has major operations in the UK, Scandinavia, Ireland, Canada, Asia and the Middle East.

This booklet is designed to help you check your cover and to reassure you that RSA will give you all the protection you need for the year ahead. We take pride in the claims service we offer to our customers.

This booklet gives you the details of what this policy does and does not cover. It also contains information about our help-line and how to make a claim.

If you would like to change your level of cover or have any other queries, please call our dedicated Customer Service Centre on:

**800 RSA (772)**

Please take a moment to read your policy booklet and then keep it in a safe place. We would like to welcome you to RSA and wish you a safe and hassle-free year.

**The Customer Service Team**  
RSA UAE

# SECTION GUIDE

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Please note that not all of the sections listed below will apply to your policy. Those which do apply are shown in your policy schedule.

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# DEFINITIONS

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The words defined below will have the same meaning wherever they are shown in your policy.

**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.

This does not include costs which you have to pay to prepare a claim or those you incur without our permission.

**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.

This does not include costs for complying with requirements of regulations notified before the loss or damage occurred.

**ACCIDENTAL DAMAGE:** Damage caused by violent external means.

This does not include damage caused by a deliberate act of any member of your household.

## CONTENTS:

Household goods and other articles in the home or its domestic outbuilding or garages owned by any member of your household including motorised 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.

## DEFINITIONS

---

This does not include:

- (a) Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories while attached
- (b) Living creatures
- (c) Money and stamps belonging to resident domestic servants
- (d) Securities, certificates other than savings certificates and documents
- (e) Property used or held for business professional purposes
- (f) Property more specifically insured by this or another policy

**VALUABLES:** Articles made of precious metal, jewellery, furs, pictures, work of art, collections of coins, medals or stamps.

**PERSONAL EFFECTS:** Articles normally worn, used or carried about by the person in everyday life.

This does not include tools or instruments used or held for business or professional purposes.

**MONEY:** Cash, bank and currency notes, cheques, money orders, postage stamps (not part of a collection) savings stamps and savings certificates travellers cheques and gift tokens - used or held solely for private, social and domestic purposes.

This does not include securities, certificates other than savings certificates and documents held for business or professional purposes.

**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.

**SUBSIDENCE:** Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.

**POLICY HOLDER/YOU/YOUR:** Those named in the schedule as the insured

**COMPANY/WE/US/OUR:** Royal & Sun Alliance Insurance (Middle East) Ltd. E.C.

**INSURED/POLICY HOLDER/YOU/YOUR HOUSEHOLD**

The person named as the policyholder

- (a) In your home insurance schedule
- (b) Other relations who normally live with you
- (c) Resident domestic servants employed by you

## YOUR HOME INSURANCE POLICY

---

This is your RSA Home Insurance Policy. It describes the contract between you and us. In return for the premium, we will cover you during the period of insurance under the terms set out in this policy.

Your application form, this policy book, and your schedule are all part of your policy. Please read them all to avoid misunderstanding. They tell you which sections apply to your policy and describe your cover.

The declaration you signed on your application form is part of this contract. You must tell us as soon as possible of any changes to the information you have given on your application form. If you do not, your policy may not be valid.

We will not pay benefits or arrange for help if any part of your application for this insurance, or any further changes you ask to make to this policy, are deliberately fraudulent.

Please make sure that your policy is what you want. If it is not, tell us immediately. If you return it to us within 30 days we will not charge you provided you have not made a claim during the trial period.

### CHANGES IN CIRCUMSTANCES

The policy provides the circumstances in which you can make a claim. Whilst the home insurance cover is wide, it is not a maintenance contract and does not protect you or your household against wear, tear or deterioration. You must write to us, at the address shown on your schedule, within 14 days if:

- (a) Your address has changed
- (b) You or anyone who is insured under this policy is no longer a resident of the United Arab Emirates

### CANCELLING YOUR POLICY

You may cancel your policy by giving us at least seven days written notice and you will receive a refund of 75% of the premium for any unexpired period of cover.

We can cancel your policy if you have not paid your premium.

We may cancel this policy by giving you at least seven days notice at your last known address.

If no claim is made or will arise, we will give you a refund on your premium for any remaining period of cover subject to a small administration fee. If a claim is made or will arise, we will not give you a refund on your premium.

We reserve the right to amend premiums and policy terms, conditions, exclusions and endorsements.

## MAKING A CLAIM

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We aim to make the process of making a claim as simple as possible. All you have to do is:

1. Check your policy schedule and policy wording to see whether the loss or damage is covered and if any specific evidence is required.
2. Read the Policy Conditions on page 19 and General Exclusions on page 22 and follow any instructions given.
3. Inform the police as soon as you can if the property has been stolen and maliciously damaged or you lose a valuable item.
4. Contact the claims team on the numbers below, they will take as many details as possible on the phone. A claim form will be sent to you, which should be completed and returned with all the required supporting evidence to: Royal & Sun Alliance Insurance (Middle East) Ltd., E.C. (Dubai Branch) PO Box 28648, Dubai, United Arab Emirates. To view a location map, please visit [www.rsadirect.ae](http://www.rsadirect.ae)

**Tel 04 3029835 Fax 04 3350200**

**Email: [homeclaims@ae.rsagroup.com](mailto:homeclaims@ae.rsagroup.com)**

5. Whenever necessary, please arrange for emergency repairs to be carried out in order to prevent further damage to your property.
6. Where repairs are not immediately required, please organise two estimates wherever possible and send them to us with your claim form. Do not delay sending the claim form. The estimates can follow later.
7. If your claim includes damage to boilers or tanks, you must not dispose off the damaged items.
8. If someone is making a claim against you for any injury to them or damage to their property, you must send us full details, in writing, as soon as possible. Any letters or documents you receive should be sent to us, unanswered, without delay. It is important that we deal with the matter on your behalf.



# MAKING A CLAIM

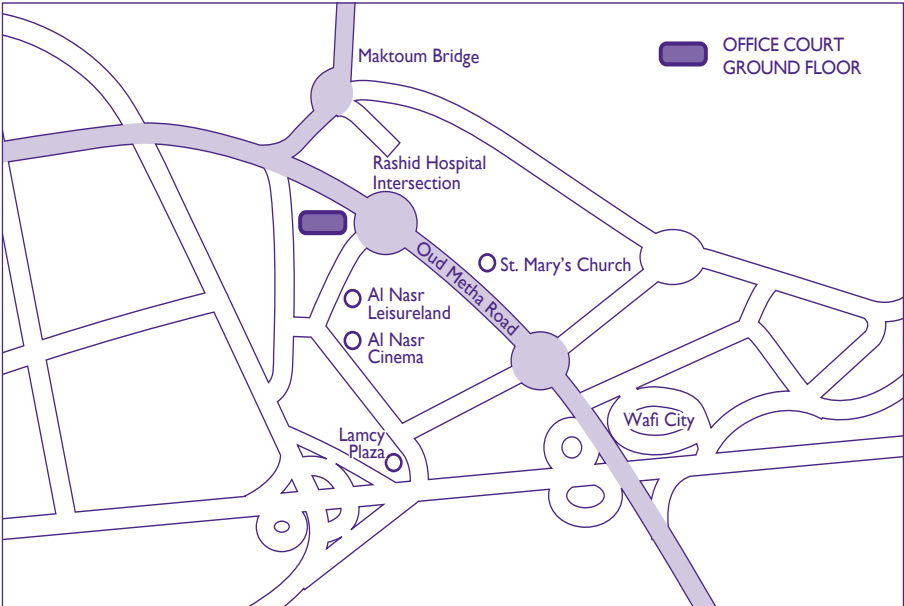
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## WHAT WE WILL DO

In most cases, we are able to settle the claim on the information you have given on your claim form, when supported with the original documentation we require. Occasionally to help us agree to a quick and fair settlement of a claim, it may be necessary for us to appoint an agent. When we do, our agent will contact you as quickly as possible to arrange an appointment to discuss the claim. We will pay any fee involved.

Our claims team takes pride in its service and will do all they can to help you.

**No.6,Ground Floor,Office Court,Oud Metha Road,Rashid Hospital Intersection,Dubai**



## COVER I: THE BUILDINGS

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### WHAT WE COVER

The buildings are insured against damage by the following causes:

1. Fire, Explosion, Lightning, Earthquake

2. Smoke

(a) Excluding damage caused by agricultural or industrial operations or any gradual process.

3. Escape of water or oil from any fixed water or cooling installation or domestic appliance

(a) Excluding damage to the component or appliance from which the water or oil escapes.

(b) Excluding damage occurring after your home has been unoccupied for 60 consecutive days.

4. Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

(a) Excluding damage caused by insects, birds or domestic pets.

5. Falling trees or branches

(a) Excluding damage to gates, hedges, fences or tennis courts.

6. Falling receiving aerials and their fitting or masts

(a) Excluding damage to aerial, fitting or mast.

7. Riot, Civil Commotion, Strike, Labour or Political Disturbance

8. Malicious persons or vandals

(a) Excluding loss or damage occurring after your home has been unoccupied for 60 consecutive days.

9. Storm or Flood

(a) Excluding damage to gates, hedges, fences or tennis courts. Damage caused by frost.

10. Theft or attempted theft

(a) Excluding loss or damage caused by you or your household.

(b) Excluding loss or damage occurring after your home has been unoccupied for 60 consecutive days.

## COVER 1: BUILDINGS EXTRA DAMAGE

---

### WHAT WE COVER

#### 1. Accidental damage

- (a) Excluding damage whilst your home or any part of it is lent or let.
- (b) Excluding damage caused by wear and tear, settlement or shrinkage.
- (c) Excluding damage caused by wet or dry rot, frost, atmospheric or climatic conditions, vermin, insects, domestic pets, fungus or a gradually operating cause.
- (d) Excluding damage caused by faulty workmanship, defective design or the use of defective materials.
- (e) Excluding the cost of maintenance and normal redecoration.
- (f) Excluding any loss, destruction or damage specifically excluded elsewhere in this policy.

#### 2. Pipes and Cables

Accidental damage to those underground services supplying the buildings

- (a) Excluding damage which you are not legally responsible to repair.

#### 3. 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 sanitary ware in the buildings

#### 4. Water and Cooling Installations

Damage to any fixed domestic water appliance caused by freezing

- (a) Excluding damage resulting from rusting corrosion or general wear and tear.
- (b) Excluding damage occurring after your home has been unoccupied for 60 consecutive days.

#### 5. Rent and Alternative Accommodation

If your home is made uninhabitable by any of the causes insured we will pay for:

- (i) The rent you should have received but have lost whilst your home is unfit to live in.
- (ii) Reasonable additional cost of comparable alternative accommodation until your home is fit to live in again.

- (a) Excluding costs which you incur without our written permission.

## COVER I: BUILDINGS EXTRA DAMAGE

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### 6. 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.

### 7. Subsidence

Physical loss or damage to property insured resulting from subsidence, or ground heave of any part of the site on which the property stands.

### WHAT WE DO NOT COVER

- (a) The first AED 2000 of each and every loss.
- (b) Damage to yards, car parks, roads, pavements, walls, gates and fences, unless also affecting a building insured hereby.
- (c) Damage caused by or consisting of:
  - (i) The normal settlement or bedding down
  - (ii) The settlement or movement of made up ground and/or reclaimed land
  - (iii) Defective design or workmanship or the use of defective materials
  - (iv) Coastal or river erosion
  - (v) Gradually operating causes
  - (vi) Damage occurring whilst the property insured or any part thereof is in course of construction, erection or undergoing excavations, demolition, structural alteration or structural repair;
  - (vii) Damage occurring whilst any bordering third party property is in course of construction, erection or undergoing excavations and structural alterations
- (d) Damage which originated prior to inception of this cover.
- (e) The deductible stated under the schedule for each and every loss at each separate premise.
- (f) The insurer's liability is limited to AED 14 million per building on any one claim and in the aggregate during any one period of insurance.

### 8. Owners Liability To The Public

Insurance is provided for up to a limit of AED 1,000,000 which you become legally liable to pay in respect of:

- (i) Accidental bodily injury, death or disease of any person
- (ii) Accidental loss of or damage to property

**Arising:** As owner (and not occupier) of the buildings

- (a) Excluding liability directly or indirectly arising from injury, death or disease of any member of your household.
- (b) Excluding liability directly or indirectly arising from Loss of or damage to property owned, occupied or in the custody or control of any member of your household.

# COVER 1: BUILDINGS EXTRA DAMAGE

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

## GENERAL EXCLUSIONS

We will not pay for liability directly or indirectly arising from

- (a) An agreement unless the liability would have existed without the agreement.
- (b) 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

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### WHAT WE COVER

The contents are insured against loss or damage by the following causes while they are in your home or its domestic outbuildings and garages:

The maximum we will pay in relation to valuable items is 50% of the total contents sum insured unless the schedule shows an increased amount.

#### 1. Fire, Explosion, Lightning or Earthquake

#### 2. Smoke

(a) Excluding loss or damage caused by agricultural or industrial operations or any gradual process.

#### 3. Escape of water or oil from any fixed water or cooling installation or domestic appliance

(a) Excluding damage to the component or appliance from which the water or oil escapes.

(b) Excluding loss or damage occurring after your home has been unoccupied for 60 consecutive days.

#### 4. Impact with a building involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

(a) Excluding damage caused by insects, birds or domestic pets.

#### 5. Falling trees or branches

#### 6. Falling receiving aerials and their fittings or masts

#### 7. Riot, Civil Commotion, Strike, Labour or Political Disturbance

#### 8. Malicious persons or vandals

(a) Excluding loss or damage occurring after your home has been unoccupied for 60 consecutive days.

#### 9. Storm or flood

#### 10. Theft or attempted theft

### WHAT WE DO NOT COVER

(a) Loss by deception, unless it is only entry that is gained by deception.

(b) Loss or damage caused by you or your household.

(c) 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.

(d) Loss of money from your home unless force is used to gain entry into or exit from your home.

(e) Loss of money from outbuildings or garages.

(f) Loss or damage occurring after your home has been unoccupied for 60 consecutive days.

## COVER 2: CONTENTS EXTRA DAMAGE

---

### WHAT WE COVER

1. Accidental damage to household goods, appliances and fixtures and fittings other than landlords whilst in your home.

### WHAT WE DO NOT COVER

- (a) Damage to clothing and personal effects and money.
  - (b) Damage whilst any part of the property is lent or let.
  - (c) Damage caused by wear and tear, settlement or shrinkage.
  - (d) Damage caused by wet or dry rot, frost, atmospheric or climatic conditions, vermin, insects, domestic pets, fungus or a gradually operating cause
  - (e) Damage caused by faulty workmanship, defective design or the use of defective materials.
  - (f) Damage caused by repairing, restoring, renovating, cleaning or dyeing.
  - (g) Deterioration of food.
  - (h) Damage solely caused by mechanical or electrical fault or breakdown
  - (i) Any loss, destruction or damage specifically excluded elsewhere in this policy.
2. Loss of Money used or held solely for private social or domestic purposes
    - (a) Excluding securities, certificates other than savings certificates, and documents.
    - (b) Excluding depreciation in value of Money.
    - (c) Excluding loss of Money caused by errors or omission in payments, receipts, or book-keeping.
    - (d) Excluding loss of Money not reported to the Police.
    - (e) Excluding loss of Money used or held for business or professional purposes.
    - (f) We will pay a maximum up to AED 1,000.

### 3. Deep Freezer Contents

Loss of or damage to food in a domestic deep freezer caused by:

- (i) A rise or fall in temperature.
- ii) 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:

Provided always that:

- (a) We will not be liable for more than AED 2,500 any one claim and in the aggregate during the policy period.
- (b) Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority is excluded.
- (c) Loss or damage resulting from willful neglect by you or your household is excluded.

## COVER 2: CONTENTS EXTRA DAMAGE

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- (d) Loss or damage to food in your deep freezer if the compressor unit is more than 10 years old is excluded.

### 4. Mirrors and Glass

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

- (a) Excluding damage to light fittings.
- (b) Excluding damage occurring after your home has been unoccupied for 60 consecutive days.

### 5. TVs, Videos, Computers

Accidental Damage to televisions video players and recorders, home computers and audio equipment in your home and their receiving aerials.

- (a) Excluding mechanical or electrical breakdown.
- (b) Excluding damage caused by cleaning, assembling, repairing or dismantling of the apparatus.
- (c) Excluding damage to items designed to be portable (other than home computers) or to records, recording tapes or discs.
- (d) Excluding damage occurring after your home has been unoccupied for 60 consecutive days.

### 6. 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. The maximum we will pay is 20% of the contents sum insured as stated on the policy schedule.

### 7. Door Locks

Replacement and installation of locks including keys to any external doors, keys of which have been stolen up to AED 500.

### 8. Contents temporarily removed to the garden

Loss of or damage to the contents by any cause insured by Cover 2 occurring in the open within the boundaries of the land belonging to the home – up to AED 500.

- (a) Excluding loss or damage caused by storm or flood.

### 9. Temporary Removal

Loss of or damage to the contents by any cause insured by Cover 2 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.



## COVER 2: CONTENTS EXTRA DAMAGE

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(ii) Elsewhere in the UAE

- (a) Excluding loss or damage in a furniture depository.
- (b) Excluding loss or damage caused by malicious persons or vandals.
- (c) Excluding loss or damage caused by storm or flood to property not in a building.
- (d) Excluding loss or damage by theft unless force is used to gain entry into or exit from a building.

### 10. Legal liability

We will indemnify you including costs agreed by us in writing, which you or any member of your household becomes legally liable to pay in respect of:

- (a) Accidental bodily injury, death or disease of any person
- (b) Accidental loss or damage to property

#### Arising:

- (i) As occupiers (but not owners) of your home.
- (ii) In any other personal capacity in the United Arab Emirates or worldwide during a temporary visit for a period not exceeding 30 consecutive days.

#### Subject to:

Our liability shall not exceed AED 1,000,000 any one claim including costs, other than USA & Canada where a reduced limit of of AED 250,000 any one claim including costs shall apply.

### WHAT WE DO NOT COVER

- (a) Injury, death or disease of any member of your household or domestic servant.
- (b) Loss of or damage to property owned or in custody or control of you or any member of your household.
- (c) An agreement unless the liability would have existed without the agreement.
- (d) The employment, business or profession of you or any member of your household.
- (e) 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.
- (f) Animals which escape from land (other than your home) on which they are usually kept.
- (g) Injury, death, disease (other than to a domestic servant) or damage arising out of:
  - (i) The ownership of land or buildings by you or any member of your household.
  - (ii) The occupation of land or building by any member of your household other than your home.
  - (iii) Any deliberate act.
  - (iv) A contract of service and arising out of the work they are employed to do.
  - (v) Your own employment, business or profession or that of any member of your household.

## COVER 2: CONTENTS EXTRA DAMAGE

---

- (vi) 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:

### 11. Domestic staff: Your Liability as their Employer

This cover is applicable only when mentioned in your policy schedule.

Insurance is provided up to AED 250,000 including costs agreed by us in writing, which you become legally liable to pay 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.

- (a) Except 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.

### 12. 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:

#### a) Buildings

Damage to the buildings of your home by any of the causes listed under Cover 2 – THE CONTENTS (other than fire)

#### b) Decorations and Fixtures

Damage to the internal decorations or landlords fixtures and fittings of your home from any of the causes listed under Cover 2 – THE CONTENTS

#### c) Pipes and Cables

Accidental damage to those underground services supplying the buildings

#### d) 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.

## COVER 2: CONTENTS EXTRA DAMAGE

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### 13. Furniture in Transit

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.

#### WHAT WE DO NOT COVER

- (a) The first AED 250 of each claim in addition to the excess shown in the schedule.
- (b) Loss of money.
- (c) Damage caused solely by wear, tear or depreciation, vermin, insect, domestic pets, mildew or fungus.
- (d) Loss or damage to property in storage.
- (e) Loss of or damage to visitors' personal possessions.
- (f) 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

---

### WHAT WE COVER

Property 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.

- (a) Excluding loss or damage listed below under “General Exclusions to Cover 3”.
- (b) Excluding any article used solely for business or professional purposes.
- (c) Excluding loss or of 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.

#### 1. Accidental loss of or damage to valuables, clothing and personal effects

- (a) Excluding any valuable, item of clothing or personal effects exceeding AED 5,000 in value.
- (b) Excluding pedal cycles.
- (c) Excluding sports equipment and specialised sports clothing.

#### 2. Loss from fraudulent use by unauthorised persons of credit, cheque, bankers and cash cards issued in the UAE

- (a) Excluding losses not reported to the police and in the case of credit cards, the issuing organisation within 24 hours of discovery.
- (b) Excluding loss arising out of the fraudulent use by unauthorised persons of charge cards.

#### 3. Loss of Documents

This cover is applicable only when mentioned in your policy schedule.

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 maximum amount which can be indemnified is AED 1000 per document subject to a maximum of AED 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.

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

- (a) Excluding the first AED 100 of each and every loss.
- (b) Excluding renewal or extension costs of the lost or damaged document which you would have had to bear if there had been no loss.

## COVER 3: PERSONAL POSSESSIONS

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### 4. Sports Equipment

Accidental loss of or damage to sports equipment and specialised sports clothing owned by any member of your household

#### WHAT WE DO NOT COVER

- (a) Loss or damage listed below under “General Exclusions to Cover 3”.
- (b) Equipment for mountaineering, potholing, skiing, windsurfing and underwater sports, motor vehicles, trailers, caravans, boats, vessels, aircraft and their respective accessories.
- (c) Living creatures.
- (d) Clothing other than specified sports clothing.
- (e) Pedal cycles.
- (f) Loss or damage while taking part in organised racing (other than on foot) or professional sport.
- (g) Loss or damage to racquets, cricket bats or golf clubs whilst in play.
- (h) Loss or damage to golf balls unless contained in the golf bag at the time of the loss or damage.

### 5. Pedal Cycles

- (a) Excluding loss or damage listed below under “General Exclusions to Cover 3”.
- (b) Excluding theft of the cycle or parts of the cycle unless the cycle is in a locked building or has been immobilised by a security device.
- (c) Excluding loss or damage while the cycle is being used for racing.
- (d) Excluding 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

#### GENERAL EXCLUSIONS TO COVER 3

We will not pay for:

- (a) Damage due to wear and tear
- (b) Damage caused by cleaning, repairing, restoring or renovating
- (c) Damage caused by vermin, insects, domestic pets, mildew or fungus
- (d) Damage solely caused by mechanical or electrical breakdown
- (e) Loss or damage caused by nationalisation or confiscation by any authority
- (f) Loss by deception unless it is only entry into your home that is gained by deception

## POLICY CONDITIONS

---

These are the conditions, together with any special terms, that apply to the entire policy.

### 1. Policy Terms and Conditions

- (i) You and members of your household covered under this policy must comply with its terms and conditions.
- (ii) You must be a resident of the United Arab Emirates.
- (iii) You cannot transfer your interest in this policy to anyone else unless you get our written permission.

### 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 rateable proportion of any claim.

### 4. Cancellations

You may cancel the policy by giving us at least seven days written notice and you will get a refund of 75% off the premium for any unexpired period of cover.

We may cancel this policy by giving you at least 7 days notice at your last known address. If no claim is made or will arise, we will give you a refund on your premium for any remaining period of cover subject to a small administration fee. If claim is made or will arise, we will not give you a refund on your premium.

We reserve the right to amend premiums and policy terms, conditions, exclusions and endorsements.

### 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. You must also take every reasonable effort to recover any home contents that have been lost.

## POLICY CONDITIONS

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### 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. Claims Settlement for Cover 1: The Buildings

1. 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:

- (a) The buildings are in good repair
- (b) The sum Insured is not less than the cost of rebuilding the buildings

2. 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:

- (a) The cost of reinstating the damage less an allowance for any wear, tear or betterment or
- (b) 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

3. We will also pay the following if the parts of the buildings damaged by any of the causes insured are repaired or replaced:

- (a) Fees
- (b) Removal of debris
- (c) Local authority requirements
- (d) Rent and alternative accommodation

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

- (a) For buildings - the sum insured
- (b) For rent and alternative accommodation - 20% of the sum insured on buildings in addition to the amount paid for the buildings

5. The sum insured on buildings will not be reduced following payment of a claim.

# POLICY CONDITIONS

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## 8. Claims Settlement for Cover 2: The Contents

Following loss or damage by any of the causes insured

- I. 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

(a) Either

- (i) pay the cost of repairing
- (ii) pay the cost of replacing as new
- (iii) replace as new

(b) Or make a cash payment for any item lost or damaged.

2. For clothing we may make a deduction for wear, tear or betterment

3. 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.

The maximum amount payable in respect of any one incident for Cover 2: Contents is the sum insured subject to the following limits unless the schedule shows an increased amount.

(i) Valuables in total	50% of Contents sum insured
(ii) Single article limit	AED 20,000
(iii) Money	AED 1,000
(iv) Visitors personal possessions	AED 1,000
(v) Deep freezer contents	AED 2,500
(vi) Contents in the garden	AED 500
(vii) Replacement locks	AED 500

## 9. Claims Settlement for Cover 3: Personal Possessions

We will at our option

(a) Either

- (i) pay the cost of repairing
- (ii) pay the cost of replacing as new any item lost
- (iii) Replace as new or damaged

(b) Or make a cash payment for any item lost or damaged.



Any one item	AED 5,000
Money	AED 1,250
Credit and Cash Cards	AED 2,500

3. For Sports Equipment	The Sum Insured
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## 10. 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.

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.

## GENERAL EXCLUSIONS

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### WHAT WE DO NOT COVER

#### 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) Ionising radiation 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 organisation.

For the purpose of this condition, "terrorism" means the use of violence for political ends and include 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 travelling 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 2 (b) of claims settlements for cover if the claim is to be settled on this basis.

#### 5. WEAR AND TEAR

Wear and Tear by 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, colour or design when damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

## GENERAL EXCLUSIONS

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### 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 Immune-Deficiency Virus) and/or any HIV related illness, including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof, however caused.

### 9. POLITICAL RISKS

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 commotion 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 organisation 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 nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

### 10. TERRORISM

- (a) 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.
- (b) For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or 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.
- (c) This exclusion 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.
- (d) 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.
- (e) In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## GENERAL EXCLUSIONS

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### II. ELECTRONIC RISK

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) The transmission or impact of any virus.
  - (ii) Unauthorised access to a system.
  - (iii) 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.
  - (iv) 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
  - (v) Any of the contingencies described in paragraph (a) above.
- (c) The following definitions apply to this exclusion:
  - (i) Damage 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.
  - (ii) Data means information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware.
  - (iii) Breakdown or failure of a system 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.
  - (iv) System 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.
  - (v) Microchip: a unit of packaged computer circuitry manufactured in small scale and made for programme logic and/or computer memory purposes and expressly including integrated circuits and micro controllers.

## GENERAL EXCLUSIONS

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- (vi) Virus: 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 extra-nets 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 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 exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## COMPLAINTS PROCEDURE

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### OUR COMMITMENT TO CUSTOMER SERVICE

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know by calling our Customer Service team on **800 RSA (772)** or emailing us at [feedback@ae.rsagroup.com](mailto:feedback@ae.rsagroup.com)

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time. If you continue to be unhappy with our response, you can progress your complaint with our Customer Service Manager who will conduct a separate investigation and full review.

We will issue a letter acknowledging your complaint and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion. You will receive a final response letter from us to conclude the complaint.

### WE PROMISE TO

- Fully investigate your complaint.
- Keep you informed of progress.
- Do everything possible to resolve your complaint.
- Learn from our mistakes.
- Use the information from your complaint to proactively improve our service in the future.

### HOW TO CONTACT US

Our Customer Service Centre can be contacted on **800 RSA (772)**

### IF YOU ARE STILL NOT HAPPY

If you are still not satisfied after the review or you have not received a written offer of resolution within 8 weeks from the date we received your complaint, please write to the Middle East Director of Personal Lines on the following email address:

[feedback@ae.rsagroup.com](mailto:feedback@ae.rsagroup.com)

### THANK YOU FOR YOUR FEEDBACK

We value your feedback and at the heart of our brands we remain dedicated to meeting our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

Thank you for choosing RSA.



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