

## Frequently Asked Questions:

### What is an Accidental Damage Policy?

Our Accidental Damage Policy covers accidental physical loss of or damage to the insured contents from any external cause not specifically excluded. For respective exclusions, please see the detailed policy wordings.

### Why do I need Liability coverage?

If you are legally responsible, Tenant's Liability will cover you against loss or damage to the home and landlords fixtures and fittings. It will also cover you against accidental breakage of fixed glass, solar panel units, fixed baths, cables, underground pipes and so on.

Occupiers Personal Liability covers you against liability for damages and claimants costs and expenses in respect of accidental bodily injury to any person including your domestic helper(s) while in or on your property.

### What is Personal Belongings cover?

We will pay for your personal belongings, valuables and portable equipment in the event of loss or damage by accidental means while outside of your home and within the geographical limit of the UAE and while elsewhere in the world for up to 90 days.

### What is Domestic Helper cover?

We will pay up to AED 30,000 in the event that a domestic helper employed by you accidentally dies or is permanently and totally disabled.

### What is Fatal Injury Benefit?

In the event of death to you or your spouse, as a direct result of injury caused in your home by fire, explosion, lightning or by intruders, we will pay AED 50,000.

### What is the advantage of the Lost Wallet and Fraudulent Charge cover?

In this fast-paced world, theft is increasing. Additionally, you have daily dependence on items you hold in your wallets.

#### Lost Wallet

Provides you with replacement costs for:

- Lost or stolen wallet
- Payment Cards
- Lost or stolen papers, including driver's license, passport and other forms of government identification
- Application fees for applying for new personal papers

Money, checks and transportation tickets contained in the wallet are not covered under this product.

#### Fraudulent Charges

Reimburses you for unauthorized charges made on lost or stolen payment cards up to 12-hours prior to first reporting of the event to the payment card issuer. Cash advances are not covered.

### What is the cover for food in Freezers and Refrigerators?

This covers deterioration of food stored in your refrigerator following its breakdown or following failure of public power supply.

## Plan Coverage

COVERAGE*	SILVER	GOLD	PLATINUM
<b>PREMIUM</b>	<b>AED 295</b>	<b>AED 615</b>	<b>AED 1,245</b>
<b>Home Contents</b>			
<b>Contents Limit</b>	<b>70,000</b>	<b>135,000</b>	<b>300,000</b>
Sub-limits for:			
Jewellery	7,000	13,500	30,000
Contents Temporarily Removed	14,000	27,000	60,000
Clothing	3,500	6,750	15,000
Loss of Rent & Alternative Accommodation	14,000	27,000	60,000
<b>Replacement of Locks and Keys</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>
<b>Food in Freezers &amp; Refrigerators</b>	<b>300</b>	<b>300</b>	<b>300</b>
<b>Extended Benefits</b>			
<b>Fatal Injury Cover (Self &amp; Spouse)</b>	<b>50,000</b>	<b>50,000</b>	<b>50,000</b>
<b>Occupiers Personal Liability</b>	<b>750,000</b>	<b>1,000,000</b>	<b>1,000,000</b>
<b>Tenants Liability</b>	<b>150,000</b>	<b>250,000</b>	<b>250,000</b>
<b>Wallet &amp; Credit Card Protection</b>			
<b>Lost Wallet</b>			
Per Occurrence Limit	370	370	925
Aggregate Limit	1,480	1,480	3,700
<b>Fraudulent Charges</b>			
Per Occurrence Limit	925	1,850	1,850
Aggregate Limit	3,700	7,400	7,400
<b>Personal Belongings</b>			
<b>Personal Belongings</b>	<b>2,500</b>	<b>10,000</b>	<b>20,000</b>

<b>Domestic Helper Cover (Optional)</b>			
<b>PREMIUM (additional)</b>	<b>AED 90</b>		
<b>Death or Permanent Total Disablement</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>
<b>Medical Expenses</b>	<b>5,000</b>	<b>5,000</b>	<b>5,000</b>
<b>Repatriation Expenses</b>	<b>5,000</b>	<b>5,000</b>	<b>5,000</b>

\*All amounts in United Arab Emirates Dirham

## Summary of Benefits

My Home Contents Insurance is a comprehensive all risk policy with a unique Accidental Damage cover feature. My Home Contents Insurance provides comprehensive protection for the things you care about.

Coverage benefits include:

- Household contents up to AED 300,000
- Jewellery up to AED 30,000
- Contents temporarily removed up to AED 60,000
- Clothing up to AED 15,000
- Alternative accommodation up to AED 60,000
- Replacement of locks and keys due to theft up to AED 1,000
- Personal belongings all risk up to AED 20,000
- Lost and stolen wallet (Lost Wallet) up to AED 3,700
- Fraudulent charges up to AED 7,400
- Fatal injury for self and spouse for up to AED 50,000
- Occupier's personal liability up to AED 1,000,000
- Tenant's liability up to AED 250,000

## In case of a claim you should:

Contact us at : +971 4 601-4455 or servicecenter-me@chartisinsurance.com within 24-hours from the discovery of the incident to obtain a claim form and instructions.

Notify the police within 24-hours if any property is lost, stolen or maliciously damaged. A policy report is required to support all claims.

Complete, sign and return the claim form and requested supporting documents within 15 days of making your original claim.

Official receipts are required for all declared items exceeding AED 10,000.

Take all reasonable steps to recover any lost or stolen property and advise us without unnecessary delay if such property is returned to you.

The information and descriptions contained herein are not complete descriptions of the products and services but are for informational purposes only. Please refer to the actual policy wording, which contains reductions, limitations, exclusions and termination provisions. If there is any conflict between the contents of this document and the policy wording, the policy wording will govern. The products and services are underwritten by American Home Assurance Company, a member company of Chartis Inc. Certain names, words, titles, phrases, logos, icons, graphics or designs may constitute trade names, registered or unregistered trade-marks of Chartis Inc. used under license by Chartis Inc.

## My Home Contents Insurance

PLAN:  Silver  Gold  Platinum

### About Myself

Mr.  Mrs.

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

House / Apt No.: \_\_\_\_\_ Floor Level: \_\_\_\_\_

Building Name: \_\_\_\_\_

Street: \_\_\_\_\_

P.O. Box: \_\_\_\_\_ City: \_\_\_\_\_

Date Of Birth: \_\_\_\_\_ Marital Status:  Single  Married

Nationality: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Occupation: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

### About The Property To Be Insured

I am the:  Tenant  Owner Age of Property: \_\_\_\_\_

Type of Home:  House / Villa  Apartment

If Owner:  Self Occupied  Rented to other

### Additional Information

Have you made any claims on any insurance for Household Contents?  Yes  No

Do you have any other policy covering any similar risk?  Yes  No

Has your insurance been declined in the past?  Yes  No

If Yes, Name of Insurer: \_\_\_\_\_

### Fatal Injury Coverage

Spouse (In case of spouse, fill details below):

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

### Domestic Helper Coverage (Optional)

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Passport No.: \_\_\_\_\_

### Declarations

I hereby declare to the best of my knowledge and belief that the above statements and particulars are true and correct. I have not withheld any information material to this proposal whether the subject has been raised within this proposal form or not. I agree to accept and conform to the terms of the policy when issued.

\_\_\_\_\_  
Date: \_\_\_\_\_

Signature of Insured / Authorised Representative of Insured

Desired Policy Effective Date: \_\_\_\_\_

- The company's liability does not commence until this proposal has been accepted.
- The company reserves the right to ask for special terms or decline this proposal.
- Please refer to the policy for full terms, conditions and exclusions. A specimen copy of the policy is available on request.
- If you claim for an itemized article valued at more than AED 10,000, you will need to provide proof of the articles value, e.g. official receipt.

## Home Contents Insurance Policy

The Home Insurance Plan with tremendous benefits for ALL!!  
It protects all that is precious to YOU.  
It covers You, Your Home, and Your family, for as little as 80 fils a day.

### Key Advantages:

#### Up to AED 20,000 Personal Belongings Cover:

This benefit gives you greater peace of mind whether you're at home or abroad, knowing that your personal belongings are well protected, 24-hours a day.

#### Up to AED 1,000 Key Replacement Cover

We cover the cost of repairing, replacing or installing new locks for external doors, windows, intruder alarms and safes in your home where keys have been lost or stolen, or accidental damage has occurred to the locks or keys.

#### Up to AED 60,000 for Loss of Rent and Alternative Accommodation

If your home is made uninhabitable following a claim, which we have accepted, for loss or damage resulting from a cause which is covered, we will pay the reasonable additional cost of similar short-term accommodation for your family and domestic pets, for the period necessary to restore the home to a habitable condition.

#### Up to AED 60,000 for Contents Temporarily Removed

We offer cover for your contents which are temporarily removed from your house within the UAE.

## My Home Contents Insurance

The ultimate home insurance package

### About Chartis Insurance

Chartis is the marketing name for the worldwide property-casualty and general insurance operation of Chartis Inc. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. In the UAE, all products are written by American Home Assurance Company, a wholly owned subsidiary operation of Chartis Inc.

Chartis serves more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive range of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

For additional information, please visit our website  
[www.chartisinsurance.com](http://www.chartisinsurance.com)

أميريكان هوم أشورانس كومباني  
American Home Assurance Company  
JW Marriott, Office Block A, 5th Floor  
P.O. Box 40569, Dubai, UAE  
Tel: +971 4 214-3000, Fax: +971 4 214-2018  
[www.chartisinsurance.ae](http://www.chartisinsurance.ae)

Registered under UAE Federal Law No. 6 of 2007,  
Insurance Authority No. 79.  
Commercial License No. 613392.

## تأمين محتويات منزلي

الخطة:  الفضية  الذهبية  البلاطينية

### عن نفسي

السيد  السيدة

الاسم الاول: \_\_\_\_\_

اسم العائلة: \_\_\_\_\_

رقم الشقة/المنزل: \_\_\_\_\_ الطابق: \_\_\_\_\_

اسم البناية: \_\_\_\_\_

اسم الشارع: \_\_\_\_\_

صندوق البريد: \_\_\_\_\_ المدينة: \_\_\_\_\_

تاريخ الميلاد: \_\_\_\_\_ الحالة الزوجية:  اعزب  متزوج

الجنسية: \_\_\_\_\_ رقم الهاتف: \_\_\_\_\_

المهنة: \_\_\_\_\_ البريد الالكتروني: \_\_\_\_\_

### عنوان محتويات منزلي

أنا هو:  المالك  المستاجر  المالك  عمر المنزل \_\_\_\_\_

نوع المنزل:  فيلا/منزل  شقة

إذا كنت المالك:  مقيم  مؤجر

### معلومات إضافية

هل قمت بتقديم اي مطالبات على أي من المحتويات المنزلية؟  نعم  لا

هل لديك أي وثيقة أخرى تغطي أي خطر مائل؟  نعم  لا

هل تم رفض اي تأمين خاص بك في الماضي؟  نعم  لا

إذا كانت نعم، اذكر شركة التأمين \_\_\_\_\_

### تأمين ضد الإصابات القاتلة (الزوج)

الاسم الاول: \_\_\_\_\_ اسم العائلة: \_\_\_\_\_

تاريخ الميلاد: \_\_\_\_\_

### تأمين خدم المنازل (التغطية الاختيارية)

الاسم الاول: \_\_\_\_\_ اسم العائلة: \_\_\_\_\_

تاريخ الميلاد: \_\_\_\_\_ رقم الجواز: \_\_\_\_\_

### اقرار

أعلن بموجب هذه الوثيقة أن الإفادات والبيانات الواردة أعلاه حقيقية وصحيحة على حد علمي واعتقادي. كما أعلن عدم إخفائي أي معلومات متعلقة بهذا العرض سواء ورد موضع هذه المعلومات في نموذج هذا العرض أم لم يرد. وأوافق على قبول أحكام وثيقة التأمين والامتثال لها عند صدورهما.

### توقيع مقدم الطلب

تاريخ: \_\_\_\_\_

تاريخ ابتداء الوثيقة: \_\_\_\_\_

- لا تبدأ المسؤولية الشركة إلا بعد قبول هذا العرض.
- تحتفظ الشركة بحقوقها في طلب شروط خاصة وفي سحب هذا العرض.
- من فضلك راجع الوثيقة للاطلاع على الأحكام والشروط. والاستثناءات كاملة. تتوفر نسخة من نموذج وثيقة التأمين عند الطلب.
- اذ قمت بتقديم مطالبة على اي من البنود التي تزيد قيمتها عن 10,000 بالدرهم، سوف تحتاج إلى تقديم دليل على قيمة البند، على سبيل المثال وصل الاستلام.

