

BEITY

Home Insurance

Annexure to Policy

Section 1- Fire & Special Perils Insurance

Perils Covered

- Peril - A : Fire, lightning, explosion of boilers or gas used for domestic purposes.
- Peril - B : Explosion
- Peril - C : Aircraft
- Peril - D : Earthquake or Volcanic Eruption
- Peril - E : Storm and tempest
- Peril - F : Flood
- Peril - G : Escape of water from tanks, apparatus or pipes
- Peril - H : Impact by road vehicle or animal
- Peril - I : Theft consequent upon the forcible breaking into or out of the premises

Cover Extensions under Section 1	Limits (Any One Occurrence & In Aggregate)
(i) Jewellery Cover whilst kept in a locked Safe	BD 2,500/-
(ii) Food in Freezer or refrigerator	BD 150/-
(iii) Accidental Breakage of Electronic Items (TV only)	BD 300/-
(iv) Mechanical Breakdown of Refrigerators, Freezers and Air Conditioners	Basis of Indemnity is Market Value Coverage Up to 3 years from the purchase date
(v) Alternative Accommodation or Loss of Rent	Maximum BD 3,600/- Aggregate Maximum BD. 300/- Per Month
(vi) Removal of Debris	5% of Sum Insured Maximum BD 3,000 Per Claim & in Aggregate
(vii) Home Assist Emergency Service 24/7 a) Plumbing b) Electricity c) Lock Smith d) Glass Work (Glazing)	Maximum of 3 incidents at BD 70/- per incident
(viii) Riot, Strike, Malicious Damage Excluding Sabotage & Terrorism	Limit: 25% of Sum Insured Deductibles: 10% of claim min BD 1,000/- each & every loss.

Section 2- Third Party General Liability

Cover	To indemnify the insured in respect of all sums that he shall become legally liable to pay, arising out of personal injury or disease or loss or damage to property occurring during the policy period and arising in the Insured's premises against a third party.
Limit of Liability	BD 10,000/- Any One Occurrence & In Aggregate

Section 3- Domestic Helpers Personal Accident

Cover	Death or permanent disablement due to accident
Limit of Liability	BD 2,000/- per person in Aggregate
Number of persons insured	1 person

Scale of Benefits

ITEM DESCRIPTION % of Capital Sum Insured

A. Death due to accident 100%.

B. Permanent Disablement or permanent loss of use due to accident:

Total and irremediable blindness in both eyes 100%

Total and irremediable blindness in one eye and loss of one hand or one foot 100%

Total and irremediable blindness in one eye 50%

Loss of both hands or feet or one hand and one Foot 100%

Loss of one hand or one foot 50%

Loss of hearing or speech 50%

Loss of arm at shoulder 75%

Loss of arm below shoulder 65%

Loss of leg at hip 75%

Loss of leg below hip 65%

C. Medical Expenses arising out of any bodily injury resulting in death or in permanent disability to the Insured Person subject to an annual limit per person of BD 200/-.

D. Actual cost of repatriation of the mortal remains of the Insured Person following accidental death from place of death to the Insured Person's place of permanent residence, subject to a limit per person of BD 500/-.