



WE'RE
HERE

Property All Risk LM7 wording – Residence

Optional Benefit I Additional Contents in Safe
Jewelry in locked safe ¹
Cash in locked safe ²

Optional Benefit II
SRCC and Malicious damage

Optional Benefit III
Solar panel system (against fire only)

Extra cover: Workmen Compensation up to 2 named workers
Medical Expenses /person/period
Weekly Indemnity
Death and Permanent Disability /person/period

Benefits	Sub limits	Deductibles
Neighbors, co-owners & third parties recourse (against fire only)	Up to Construction+ Contents Value	N/A
Loss of rent/loss of use/alternate accommodation per month	Loss of rent for 6 months / 6	1 st 3 days
Impact of vehicle, animal/cattle belonging or not to the insured or his family members & servants or under his custody	construction & contents	As per all other losses deductible
Natural perils including but limited to:		
Earthquakes, tsunami, landslide, hurricane, cyclone, tornado, tidal wave, avalanche, subsidence, ground heave	construction & contents	1% of construction & contents
Storm, tempest, flood, snow weight and hail	construction & contents	10% of loss min \$1,500
Plate glass and mirrors including sonic boom	30% of contents max. \$200,000	\$100 eel
Accidental breakage (excluding personal belongings)	\$5,000	\$500 eel
Smoke damage	Construction & contents	As per all other losses deductible
Water damage		
Bursting and overflowing of water tanks, pipes & apparatuses extended to cover overflowing of diesel tanks and sewage pipes	50% of contents value max. \$200,000	10% of loss min \$100
Cost of search of water damage loss	\$5,000	
Rain water	50% of contents max \$200,000	
Water damage liability towards neighbors	50% of water damage max limit of neighbor recourse against fire	
Accidental discharge of sprinklers	50% of water damage max \$20,000	
Belongings of servants & visitors covered following insured perils	\$2,000	As per all other losses deductible
Reconstitution of documents (e.g. passport, ID, property title, etc.)	\$2,000	
Electrical clause (covering device causing fire)	25% of content max. \$50,000	\$500 eel
Electrical fluctuation (damage to electrical equipment)	\$10,000	
Forest and bush fire	Construction & Contents	N/A
Loss due to falling trees, and/or electrical poles	\$20,000	As per all other losses deductible
Property not designed to be in the open – against fire only	10% of content max. \$50,000	N/A
Benefits	Sub limits	Deductibles
Burglary		
Burglary on first loss basis following forcible entry (including material damage due to break in/out to buildings, gates, doors and windows up to \$5,000)	50% of Contents value	As per all other losses deductible
Hold up on contents on first loss basis	50% of Contents value	
Burglary on safe's contents ¹ following double forcible entry	Contents in safe	
Hold up on locked safe's contents	Contents in safe max. \$25,000	

All other losses not stated above are subject to a \$150 deductible except for fire

Additional Clauses	Sub limits	Deductibles
Automatic capital addition clause	10%	N/A
Automatic reinstatement clause subject to prorated premium		
Small site of work excluding hot works	Up to 15% of construction & contents max. \$50,000	
Deletion of average clause up to 20%		

Third Party Liability extended to include:	Sub limits	Deductibles
*Bodily injuries following fire, domestic explosion and water damages *Legal expenses and defense costs up to 5,000\$	Maximum per claim and per period of insurance: \$100,000	N/A

¹⁻²Amount will be added to the Sum Insured of Contents



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Fire & Allied Perils

Optional Benefit I Additional Contents in Safe
Jewelry in locked safe ¹
Cash in locked safe ²

Optional Benefit II
Hold up
Cash in Transit
Fidelity guarantee (employee infidelity coverage)
Machinery breakdown as per Munich Re wording
Deterioration of stock

Optional Benefit III
SRCC and Malicious damage

Optional Benefit IV
Solar panel system (against fire only)

Benefits	Sub limits	Deductibles
Fire, Lightning, Explosion & Aircraft Damage (FLEXA)	Up to Construction + Contents	N/A
Neighbors, co-owners & third parties recourse	Up to Construction + Contents	
Loss of rent/loss of use (across 6 months)	10% of Construction Value per month	1 st 3 days
Business interruption (across 6 months)	Up to 10% of Contents Value per month	
Impact of vehicle, animal/cattle, lightning, explosion, and aircraft damage	Up to Construction + Contents	N/A
Natural perils		
Earthquake, tsunami and landslide	TSI	1% of TSI
Storm, tempest, flood, snow weight and hail	TSI	10% of loss min \$1,500
Smoke damage	Up to Construction + Contents	N/A
Plate glass and mirrors including sonic boom	Up to \$25,000	\$100 eel
Water damage		
Bursting and overflowing of water tanks, pipes & apparatuses	50% of Contents value	10% of loss min \$100
Cost of search of water damage loss	\$2,000	
Rain water	\$10,000	
Water damage liability towards neighbors	50% of water damage, up to \$10,000	
Accidental discharge of sprinklers	50% of water damage max \$10,000	
Reconstitution of documents (e.g. data or accounting ledger reconstruction)	Up to \$2,000	N/A
Deletion of electrical clause (covering electrical device causing fire)	10% of construction & contents, max \$50,000	
Burglary against forcible entry including damage due to break in	50% of Contents Value	

Additional Clauses	Sub limits	Deductibles
Automatic capital addition clause	10%	N/A
Automatic reinstatement clause subject to prorated premium		
Small site of work excluding hot works (not exceeding 50,000)	5% of Construction + Contents	
Deletion of average clause up to 20%		

Excluding: fireworks, matches, explosives and ammunitions (manufacturing, processing, selling and warehouses), charcoal factories, cotton-wool, rag (warehouse and factory), wool pulp factories, mining (over and underground) metallurgical plants, briquetting, drying food facilities, standing & growing crops, bush & forests, semi-conductor plants, bloodstock, poultry & livestock, toxic mold, overhead transmission and distribution lines, industrial all risks and any kind of energy risks, oil and petrochemical risks (except petrol and gas station risks)

¹⁻²Amount will be added to the Sum Insured of Contents



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Common Parts of Residential Buildings

Fire & Allied Perils Cover ¹	Limit	Deductibles
Deletion of electrical clause	10% of construction & contents value, maximum \$50,000	
Plate glass	5% of construction & contents value, maximum \$50,000	\$100 eel/plate glass
Smoke damage	Up to Construction + Contents	
Plantations	\$20,000	
Bursting and overflowing of water tanks, pipes & apparatuses extended to cover overflowing of diesel tanks & sewage pipes	20% of construction and contents value, maximum \$50,000	10% of loss with min. \$200
Research fees	\$5,000	
Rain water	20% of construction and contents value, maximum \$50,000	
Water damage liability towards neighbors	10% of construction and contents value, maximum \$25,000	
Earthquake, landslides, tidal waves, hurricane, cyclone, tornado, avalanches & tsunami	Up to Construction + Contents	1% of S.I. (construction & contents)
Storm, tempest, flood & hail	Up to Construction + Contents	
All other losses not stated above are subject to a \$250 deductible		
Additional Clauses	Limit	Deductibles
Deletion of average clause up to 20%		N/A
Replacement/reinstatement clause		
Small site of work/workmen clause	5% of construction & contents value, maximum \$50,000	
Waiver of subrogation clause		
Workmen Compensation cover		
One watchman having \$450/month	\$100,000	As per decree No 136
Third Party Liability cover (including the use of lifts)		
Bodily injury/Material damage	\$50,000	\$100 eel for material damage
Material damage and consequential non-material damage	\$50,000	
Maximum per claim and per period of insurance	\$250,000	

¹ Thunderbolt, explosion, vehicle impact and aircraft damage