



WE'RE
HERE

Property All Risk LM7 wording – Residence

Valuation & Pricing

Construction value/ landlord recourse
Contents (excluding solar panel system)
Neighbors, co-owners & third parties' recourse
Loss of rent/loss of use/alternate accommodation (for 6 months)
Complementary covers: removal of debris, dismantling, demolition, architects and surveyors' fees, removal to new location for safety, increased cost of construction (real property only), fire department charges, expediting expenses/extra charges for airfreight/overtime work

Benefits	Sub limits
Neighbors, co-owners & third parties' recourse (against fire & explosion only)	Up to Construction & Contents
Loss of rent/loss of use/alternate accommodation per month	Loss of rent for 6 months
Impact of vehicle, animal/cattle belonging or not to the insured or his family members & servants or under his custody	Up to Construction & Contents
Natural perils including but not limited to:	
Earthquakes, tsunami, landslide, hurricane, cyclone, tornado, tidal wave, avalanche, subsidence, ground heave	Construction & Contents
Storm, tempest, flood, snow weight and hail	Construction & Contents
Plate glass and mirrors including sonic boom	10% of Construction & Contents max \$200,000
Accidental breakage (excluding personal belongings)	\$5,000
Smoke damage	Up to Construction & Contents
Any Water damage including:	
- Rain water, bursting and overflowing of water tanks, pipes & apparatuses extended to cover overflowing of diesel tanks and sewage pipes - Cost of search of water damage loss	Up to Construction & Contents
- Water damage liability towards neighbors, co-owners & third parties	25% of Construction & Contents not exceeding neighbors recourse limit
- Accidental discharge of sprinklers	50% of water damage max \$20,000
Belongings of servants & visitors covered following insured perils	\$2,000
Reconstitution of documents (e.g. passport, ID, property title, etc.)	\$10,000
Boiler's explosion	\$5,000
Electrical clause (covering device causing fire)	25% of Content max \$50,000
Electrical fluctuation (damage to electrical equipment, deletion of 2.e)	\$10,000
Forest and bush fire	Construction & Contents
Loss due to falling trees, and/or electrical poles	Construction & Contents
Property not designed to be in the open – against fire only	10% of Content max \$50,000
SRCC and Malicious damage	Up to 10% of Construction & Contents max \$100,000

Benefits	Sub limits
Burglary	
Burglary following forcible entry (including material damage due to break in/out to buildings, gates, doors and windows up to \$5,000)	Contents value
Hold up on contents	Contents value

Additional Clauses

Automatic capital addition clause up to 10%
Automatic reinstatement clause subject to prorated premium up to Construction & Contents value
Small site of work excluding hot works up to 15% of Construction & Contents value max \$50,000
Deletion of average clause up to 20%
Public authority clause up to 10% of loss max \$50,000
Loss minimization clause up to 10% of loss max \$20,000
Replacement of keys and locks up to \$2,000
Improvement and betterment up to 10% of Construction max \$25,000
Property under custody and control (similar to the nature of Contents) up to 10% of Contents (provided that amount is included in the Sum Insured)

Third Party Liability extended to include:

*Bodily injuries following fire, domestic explosion and water damages
*Legal expenses and defense costs up to \$5,000

Sub limits

Maximum per claim and per period of insurance: \$100,000
--

Optional Benefits I

Contents in Safe following double forcible entry

Sum Insured

Jewelry in locked safe ¹	Up to 50% of contents max. \$100,000
Cash in locked safe ¹	Up to 30% of contents max. \$50,000
Hold up on contents in safe	Up to contents in safe max \$50,000

Optional Benefit II

Sum Insured

Solar panel system (against fire and earthquake only)	Up to \$30,000
---	----------------

Extra cover: Workmen Compensation up to 2 named workers

Medical Expenses /person/period
Weekly Indemnity
Death and Permanent Disability /person/period