



Home Insurance

Policy Booklet

بولىصة تأمين
على منزلك
كتيب السياسات

Welcome to Liva Insurance

Congratulations on becoming insured with Liva, we are the result of a merger between two dynamic and pioneering companies, RSA and National Life & General Insurance Company. This makes us the region's leading multi-line insurance group. Through our combined historic experience, we have been providing motor, home, travel, liability, and various business insurances in the GCC region for over 80 years and for 1.5 million happy customers.

Liva exists to instill confidence in your life to live the life you want, well prepared for the unexpected.

Why? Because great insurance is about the right amount of preparedness. Having a listening ear and helping hand at any time, and every time. Having the coverage itself and all related services under one roof.

Inside this booklet, you'll find all the details about what your policy covers and what it doesn't. It also contains important information about our dedicated helpline and the simple process for making a claim.

Please take a moment to read through your policy booklet carefully and digitally store it in a secure place for future reference.

We welcome you to the Liva family and wish you a safe and hassle-free year

Liva Insurance
Life's good when you're covered.

مرحباً بك في "ليفا" للتأمين

تهانينا على حصولك على تغطية تأمين من "ليفا"، مجموعة التأمين متعددة المنتجات التأمينية الرائدة في المنطقة والتي توفر تغطيات تأمين على السيارات والمنازل والتأمين أثناء السفر والتأمين الصحي والتأمين على الحياة والعديد من تغطيات التأمين التجاري المتنوعة لأكثر من 80 عاماً في منطقة دول مجلس التعاون الخليجي وتقدم خدمات تأمين تحظى برضا واستحسان ما يزيد عن 1.5 مليون عميل. و"ليفا" هي العلامة التجارية الجديدة لشركتين ديناميكيتين كانتا تعرفان سابقاً باسم رويال آند صن ألبانيس والشركة الوطنية للتأمين على الحياة والعام والحائزتين على العديد من الجوائز التقديرية.

تم إطلاق علامة "ليفا" لغرس الثقة لديك ولتنعم بأسلوب الحياة الذي لطالما كنت تحلم به، ولتكون على أهبة الاستعداد لمواجهة الظروف غير المتوقعة.

لماذا "ليفا"؟ لأن التأمين الفعال هو الذي يمنحك القدر الكافي من الاستعداد الأنسب والجاهزية القصوى لكل ما هو غير متوقع، والمصمّم نتيجة الإصغاء لمتطلبات العملاء، وتقديم العون لهم في أي وقت وكل وقت يحتاجونه. بمعنى آخر، إنه التأمين القادر على تزويدك بالتغطية المطلوبة ذاتها وكافة الخدمات ذات الصلة تحت مظلة واحدة.

ستجد في هذا الكتيب التعريفي جميع التفاصيل المطلوبة حول مجمل تغطيات التأمين المتاحة وغير المتاحة في بوليصة. كما يحتوي الكتيب على معلومات مهمة حول خط المساعدة المخصص لدينا والخطوات المبسطة الممكن اتباعها لتقديم المطالبة.

يرجى تخصيص بعض الوقت لقراءة كتيب البوليصة الخاص بك بعناية وتخزينه رقمياً في مكان آمن على أحد الأجهزة المتوفرة لديك بحيث يمكنك الرجوع إليه بسهولة مستقبلاً عن اللزوم.

نرحّب بك مجدداً في أسرة "ليفا"، ونتمنى لك عاماً من القيادة الآمنة والخالية من اللتاعب.

"ليفا" للتأمين

الحياة حلوة وانت مؤمن

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YOUR CONTENTS GUIDE

WELCOME TO LIVA

YOUR HOME INSURANCE POLICY

GENERAL DEFINITIONS

MAKING A CLAIM

COVER 1: BUILDINGS

- Fire, Explosion, Lightning, Earthquake
- Smoke
- Escape of water or oil from any fixed water or cooling installation or domestic appliance
- Impact Damage involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- Falling trees or branches
- Falling receiving aerials and their fitting or masts
- Riot, Civil Commotion, Strike, Labour or Political Disturbance
- Malicious persons or vandals
- Storm or Flood
- Theft or Attempted Theft involving forcible and violent entry to or exit from the building
- Accidental Damage to building
- Pipes and Cables

- Glass and Sanitary Ware
- Water and Cooling Installation
- Rent and Alternative Accommodation
- Cover during sale
- Subsidence
- Owners Liability to the Public

COVER 2: CONTENTS

- Fire, Explosion, Lightning, Earthquake
- Smoke
- Escape of water or oil from any fixed water or cooling installation or domestic appliance
- Impact Damage involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- Falling trees or branches
- Falling receiving aerials and their fitting or masts
- Riot, Civil Commotion, Strike, Labour or Political Disturbance
- Malicious persons or vandals
- Storm or Flood
- Theft or Attempted Theft involving forcible and violent entry to or exit from the building
- Accidental Damage to contents and fixtures and fittings other than landlords whilst in your home
- Loss of Money up to AED 1,000 used or held solely for private social or domestic purposes
- Deep Freezer Contents

- Mirrors and Glass
- TV's, Videos, Computers
- Rent and Alternative Accommodation
- Keys and locks
- Contents in the open
- Temporary Removal
- Legal Liability
- Domestic Staff – Optional Cover
- Tenants Liability for damage
- Furniture in Transit
- Fatal Injury
- Visitor's Personal Effects
- Mechanical and Electrical Equipment

COVER 3: PERSONAL POSSESSIONS

- Accidental loss of or damage to valuables, clothing and personal possessions
- Loss from fraudulent use by unauthorised persons of credit, cheque, bankers and cash cards issued in the UAE
- Loss of documents
- Sports Equipment
- Pedal Cycles
- Theft or Attempted Theft involving forcible and violent entry to or exit from the building

POLICY CONDITIONS

GENERAL EXCLUSIONS (APPLICABLE TO THE POLICY)

COMPLAINTS PROCEDURE

YOUR HOME INSURANCE POLICY

This is your Liva 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 your address or the sum insured specified in your Policy Schedule has changed.

CANCELLING YOUR POLICY

If you wish to cancel your policy for any reason deemed fit, a written notice of at least 7 days is required by us. You will receive a pro-rata refund of the premium for any unexpired period of cover.

In the event of not receiving your premium or for any other reason deemed fit, we may cancel this policy by giving you at least 30 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.

GENERAL DEFINITIONS

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

ACCIDENTAL DAMAGE:

Means a physical loss or damage to the property or contents. This does not include damage caused by a deliberate act of any member of your household or any other persons.

BUILDINGS:

Your Home built of brick stone or concrete and roofed with incombustible material (unless otherwise stated in the Schedule) and including any domestic garages and outbuildings swimming pools, terraces, patios, drives and footpaths, walls, fences and gates and landlord's permanent fixtures and fittings situated as stated in the Schedule.

COMPANY/ WE/ US/ OUR:

Liva Insurance (Middle East) BSC(c).

CONTENTS:

Household goods and other articles in the home (or its domestic outbuilding or garages applicable to villas) owned by any member of your household including motorised domestic gardening equipment used within the boundaries of the land belonging to your home and stored or located within the structure of your home. If your contents are stored elsewhere other than your home the Policy Schedule must clearly specify all the locations along with the sums insured.

Fixtures and fittings for which you are responsible as occupier.

Valuables	}	owned by
Clothing		any member
Personal Possessions		of your
Money		household

Visitors personal possessions not otherwise insured.

This does not include:

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

DOCUMENTS:

Passport, Driving License, Work Permit, Residence Permit, Base Pass and Emirates ID Card.

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 (whichever is highest) will be deducted from the total amount of the agreed claim.

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.

HOME:

The private house or self-contained flat at the address shown in the schedule.

HOUSEHOLD:

The person(s) named in the Schedule and members of the family permanently residing with him/her, including resident domestic servants employed by you and for who you are legally responsible.

INSURED/POLICY HOLDER/YOU:

The person(s) named in the Schedule and members of the family permanently residing with him/her

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.

PERSONAL POSSESSIONS:

Articles (including Portable Electronic device) 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.

PORTABLE ELECTRONIC DEVICE (PED):

Cellular Communication Devices such as Mobile/Smart phones and pagers. Computing Devices such as laptop, notebook, tablet, hand-held, iPad, eBook and PDAs. Handheld Consoles such as games and toys. Media Players & Audio Recorders such as Mp3/Mp4 players, DVD/CD players, Audio Recorders, Audio Headsets and iPods. Photographic & Video Equipment such as camera and camcorders. Personal Timing Equipment such as watches and clocks. Personal Medical Devices & Instruments such as hearing aids, heart pacemakers, neuro stimulators and other implanted medical devices, Medical Portable Electronic Device (M-PED) such as POCs, ventilators, respirators, nebulisers or CPAP machines.

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.

SINGLE ARTICLE LIMIT:

Contents and Personal Possessions has a single article limit specified in the policy schedule. At the time of claim we will pay up to a maximum amount of the single article limit on any

one item claimed for.

SUBSIDENCE:

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

SUM INSURED:

The amount shown in the Schedule representing the maximum amount payable for any number of claims arising out of one occurrence.

UNOCCUPIED:

Not lived in by any member of your household or by any other person with your permission.

VALUABLES:

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

MAKING A CLAIM

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 and General Exclusions 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: Liva Insurance (Middle East) BSC(c), PO Box 28648, Dubai, United Arab Emirates. To view a location map, please visit www.livainsurance.ae
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.

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.

COVER 1: BUILDINGS

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 damage 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.
 - b. Excluding loss or damage caused by any employee, guests, tenant or by you or your household.
 - c. Excluding loss or damage caused by anyone who enters your home with your consent, or the consent of your household.

9. Storm or Flood

- a. Excluding damage to gates, hedges, fences or tennis courts.
- b. Excluding loss or damage caused by frost

10. Theft or attempted theft involving forcible and violent entry to or exit from the building

- 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.
- c. Excluding loss not reported to the Police.
- d. Excluding unexplained losses or mysterious disappearance.

11. Accidental damage to building

- 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.
- g. Excluding damage caused by water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs.
- h. Excluding damage caused by scratching or denting.
- i. Loss or damage arising from any deliberate act by you or your household or any other persons.

12. Pipes and Cables

Accidental damage to those underground services supplying the buildings subject to a maximum of 10% of the building sum insured.

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

13. 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 subject to a maximum of 10% of the building sum insured.

14. Water and Cooling Installations

Damage to any fixed domestic water appliance caused by freezing subject to a maximum of 10% of the building sum

insured.

- 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.

15. 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 or
- 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.

We will pay up to a maximum of 12 months rent subject to a limit of 20% of the building sum insured up to a maximum limit of AED 500,000 or the reinstatement of the building making it fit to live, whichever comes first.

16. 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.

17. 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 insurer's liability is limited to the building value subject to a maximum of AED 14 million per building on any one claim and in the aggregate during any one period of insurance.
- f. Loss or damage where compensation is provided by Law.

18. Owners Liability To The Public

We will indemnify you for a maximum amount up to AED 2,000,000, against liability at law for damages and claimant's costs and expenses inclusive of any other costs, expenses and legal fees incurred with our written consent, arising from

1. accidental bodily injury, death or disease of any person
2. accidental loss or damage to third party tangible property happening within the UAE during any period of insurance as owner (and not occupier) of the buildings.

We will pay all defense costs and expenses incurred with our written consent.

EXCEPTIONS

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.
- c. Any deliberate act by you or your household.
- d. Any liability arising from owning any land or buildings.
- e. Any liability arising from hunting racing of any kind or any professional sporting activity
- f. Any liability arising from owning, possessing or using by or on behalf of the Insured Person:
 - i. any motor vehicle, including children's motor vehicles, go-karts, mechanically propelled or assisted vehicles whether licensed for road use or not (other than motorised domestic gardening equipment used within the boundaries of the land belonging to your home, pedal cycles, and pedestrian controlled vehicles models and or toys).
 - ii. any watercraft, boat, hovercraft, wet-bike, sand yacht, aircraft, gliders, hang gliders, train, caravan.
 - iii. Any liability which is insured by or would be insured by any other policy if this did not exist.
- g. Excluding liability directly or indirectly arising from injury, death or disease of any member of your household.

- h. 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.

Note – If you should die, your legal personal representatives will have the protection of this cover.

COVER 2: CONTENTS

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, 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 damage to the 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.
- b. Excluding loss or damage caused by any employee, guests, tenant or by you or your household
- c. Excluding loss or damage caused by anyone who enters your home with your consent, or the consent of your household

9. Storm or flood

10. Theft or attempted theft involving forcible and violent entry to or exit from the building

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 outbuildings or garages.
- e. Loss or damage occurring after your home has been unoccupied for 60 consecutive days
- f. Items misplaced or lost at home including unexplained losses or mysterious disappearance
- g. Loss not reported to the Police.

WHAT WE COVER

11. Accidental damage to contents and fixtures and fittings other than landlords whilst in your home.

WHAT WE DO NOT COVER

- a. Damage to clothing 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.
- j. Damage caused by water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs.
- k. Damage caused by scratching or denting.
- l. Loss or damage arising from any deliberate act by you or your household or any other persons.

12. Loss of Money up to AED 1,000 used or held solely for private social or domestic purposes

- a. Excluding securities, certificates other than savings certificates.
- 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.

13. 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.

up to a maximum amount of AED 5,000 any one claim and in the aggregate during the policy period, including loss or damage to food which has been removed from the deep freezer following an incident insured by this policy.

- a. Excluding Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority.
- b. Excluding Loss or damage resulting from willful neglect by you or your household.
- c. Excluding Loss or damage to food in your deep freezer if the compressor unit is more than 10 years old.

14. 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.

15. TVs, Videos and 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.

16. 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 rental home which are unfit to live in or the reasonable additional costs of comparable alternative accommodation until your home is fit to live in again We will pay up to a maximum of 12 months rent subject to a limit of 20% of the contents sum insured, upto a maximum limit of AED 500,000.

17. Keys and locks

If keys to the locks of external doors of your Home, alarm systems or domestic safes fitted in your Home are stolen we will pay the cost of replacing locks or lock mechanisms up to

AED 2,000.

- a. Excluding loss or theft of keys not reported to the police.
- b. Excluding loss or damage caused while your home is lent, let, sublet or shared with anyone other than your family.
- c. Excluding loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown

18. Contents in the open

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 2500.

- a. Excluding loss or damage caused by storm or flood.
- a. Excluding loss or damage occurring after the home has been left unoccupied for 60 consecutive days
- b. Excluding loss or damage to pedal cycles

19. Temporary Removal

Loss of or damage to the contents by any cause insured by Cover 2 while temporarily removed for cleaning, renovation, repair or other similar purposes, 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.

Subject to a maximum of 20% of the contents sum insured.

- a. Excluding loss or damage in furniture depository or storage
- b. Excluding loss or damage caused by storm or flood to property not in a building.
- c. Excluding loss or damage by theft unless force is used to gain entry into or exit from a building.
- d. Excluding loss of money and personal possessions.

20. 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 more than 90 days during the period of insurance.

Subject to:

Our liability shall not exceed AED 2,000,000 any one claim including costs.

cept point (a) excludes domestic Staff

WHAT WE DO NOT COVER

- a. Injury, death or disease of any member of your household.
- 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. Any liability arising directly or indirectly from any mechanically or electrically propelled vehicles (other than gardening equipment), boats, aircraft, model aircraft, drones, unmanned aerial vehicles, Segway, caravans, personal transportation equipment for children and adults, equipment using robotics technology, any electronic devices designed to be operated solely by power from its electrical system or designed for recreational use including their accessories owned by or in custody or control of you or any member of your household or any other persons.
- f. Any liability arising out of the ownership of land or buildings by you or any member of your household.
- g. Any liability arising out of the occupation of land or building by any member of your household other than your home.
- h. Any liability arising out of any deliberate act.
- i. A contract of service and arising out of the work they are employed to do.
- j. Any liability arising out of Transmission of any communicable disease or virus suffered by any member of your household or any domestic servant.
- k. Any liability arising from hunting racing.
- l. Any liability which is insured by or would be insured by any other policy if this did not exist
- m. Any liability arising directly or indirectly from or in consequence of or any way involving asbestos.

If you or the member of your household claiming should die, their legal personal representatives will have the protection of this cover.

21. Domestic staff: Optional Cover - is applicable only when mentioned in your policy schedule Your Liability as their Employer

Employer's Liability 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 in UAE where your home is situated.

- a. Exclusions listed as per point 20, are applicable ex-

Death, Permanent Disability, Medical and Repatriation of Domestic Staff

We will pay the sum(s) shown below per occurrence or in aggregate in the event that a domestic staff employed by you, and named in the schedule, sustains accidental Bodily Injury during the period of insurance.

- a. death or permanent total disablement AED 30,000
- b. Medical Expenses AED 10,000
- c. Repatriation Expenses AED 10,000

The above are necessarily and reasonable incurred for funeral expenses and/or in transporting the insured person back to his/her normal country of residence in the event of his/her death or permanent total disablement following an accidental

We will not pay for any claim arising from any of the following

- a. Hazardous pursuits and occupations
- b. Intoxicating liquor or drugs
- c. Self inflicted injury or illness
- d. Persons above the age of 65 or below the age of 18 at the time of the incident
- e. Any disease, sickness or medical disorder

22. 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 or upto AED 100,000 whichever is higher 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
- b. Interior 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

Exclusions listed in point 20 are applicable.

23. 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. Damage caused solely by wear, tear or depreciation, vermin, insect, domestic pets, mildew or fungus.
- c. Loss or damage to property in furniture depository or storage.
- d. Loss of or damage to visitors' personal possessions.
- e. Loss of or damage to china, glass, earthenware and other items of a brittle nature, unless they have been packed by professional packers.
- f. Money personal possessions coins jewellery furs articles of gold or platinum precious stones securities deeds or documents of any kind business books manuscripts and stamps
- g. Claims submitted during the first ninety (90) days of Policy issuance.

24. Fatal Injury

In the event of your death or of your spouse as a direct result of injury caused in your Home by fire explosion lightning or thieves we will pay in total the sum of AED 50,000 provided death ensues within three months of such injury.

We will not pay for any claim arising from any of the following

- a. Hazardous pursuits and occupations
- b. Intoxicating liquor or drugs
- c. Self inflicted injury or illness
- d. Any disease, sickness or medical disorder

25. Visitor's Personal Effects

If a listed event causes loss or damage to your visitor's belongings while in your home, we will pay a maximum amount of AED 2,500 during any one policy period. We will not pay for any claim arising from any of the following

- a. Excluding loss of money, credit cards, jewellery, valuables and documents
- b. Loss or damage specifically excluded elsewhere in the policy wording

26. Mechanical and Electrical Equipment

Mechanically or electrically propelled vehicles, boats, aircraft, model aircraft, drones, unmanned aerial vehicles, Segway, caravans, personal transportation equipment for children and adults, equipment using robotics technology, any electronic devices designed to be operated solely by power from its electrical system or designed for recreational use including their accessories owned by or in custody or control of you or any member of your household or any other persons.

We will not pay for any claim arising from any of the following

- a. Items misplaced or lost at home including unex-

plained losses or mysterious disappearance

- b. Any loss, destruction or damage specifically excluded elsewhere in policy
- c. Loss or damage arising from any deliberate act by you or your household or any other persons
- d. Loss or damage resulting from wilful neglect by you or your household
- e. Damage caused by cleaning, assembling, repairing or dismantling of the apparatus
- f. Loss or damage caused while your home is lent, let, sublet or shared with anyone other than your family
- g. Loss or damage caused by mechanical, electrical or electronic fault, failure or breakdown
- h. Loss or damage occurring after the home has been left unoccupied for 60 consecutive days
- i. Loss or damage caused by storm or flood to property not in a building
- j. Loss or damage by theft unless force is used to gain entry into or exit from a building
- k. Loss or damage whilst in use.

COVER 3: PERSONAL POSSESSIONS

WHAT WE COVER

This cover is applicable only when shown in your schedule

We will pay for your personal possessions, valuables and portable equipment in the event of loss or damage by accidental means up to the sum insured shown in the schedule (single article limit as per the Policy Schedule) while within UAE and while temporarily elsewhere in the world for not more than 90 days during the period of insurance.

EXCLUSIONS APPLICABLE TO COVER 3

We will not pay for:

- a. Damage due to wear and tear
- b. Damage caused by vermin, insects, domestic pets, mildew or fungus
- c. Damage solely caused by mechanical or electrical breakdown
- d. Loss or damage caused by nationalisation or confiscation by any authority
- e. Loss by deception unless it is only entry into your home that is gained by deception
- f. Items misplaced or lost at home including unexplained losses or mysterious disappearance
- g. Loss or damage not reported to the Police.
- h. Loss or damage arising from any deliberate act by you or your household or any other persons.

- i. Loss or damage caused while your home is unoccupied after 60 consecutive days.
- j. Loss or damage caused while your home is lent, let, sub-let or shared with anyone other than your family, unless there is evidence of forcible and violent entry to or exit from your home.
- k. Loss, theft or damage to goods or property you or any member of your family own or use at any time for trade, professional or business purposes.
- l. Loss or damage caused by scratching, denting or chipping.
- m. Loss or damage caused by any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining or repairing.
- n. Loss, theft or damage to reeds, strings or skins of musical instruments.
- o. Loss or damage to musical instruments while in use.
- p. Excluding valuables left in the open or an unattended motor vehicle, unless left in a locked boot, locked and covered luggage area or locked glove compartment of a motor vehicle, and following physical evidence of forcible entry.
- q. Excluding valuables in transit on a journey and not in your custody or control.
- r. Mechanically or electrically propelled vehicles (other than gardening equipment), boats, aircraft, model aircraft, drones, unmanned aerial vehicles, Segway, caravans, personal transportation equipment for children and adults, equipment using robotics technology, any electronic devices designed to be operated solely by power from its electrical system or designed for recreational use including their accessories owned by or in custody or control of you or any member of your household or any other persons.

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

- a. Excluding pedal cycles.
- b. 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

The maximum amount which can be indemnified during any one period of insurance is AED 2500.

- 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 issuing a

duplicate document which is/are accidentally damaged or lost while within the geographical limit and while temporarily elsewhere in the world for not more than 90 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.
- 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

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. Equipment for mountaineering, potholing, skiing, windsurfing and underwater sports, motor vehicles, trailers, caravans, boats, vessels, aircraft and their respective accessories.
- b. Living creatures
- c. Clothing other than specified sports clothing.
- d. Pedal cycles.
- e. Loss or damage whilst in use.
- f. Loss or damage to golf balls unless contained in the golf bag at the time of the loss or damage.

Note – Cover applies anywhere in the UAE and for up to 90 days worldwide in any period of insurance

5. Pedal Cycles

- a. 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.
- b. Excluding loss or damage while the cycle is being used in any kind of competitive event or race.
- c. 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 90 days worldwide in any period of insurance

6. Theft or attempted theft involving forcible and violent entry to or exit from the building

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 outbuildings or garages.
- e. Loss or damage occurring after your home has been unoccupied for 60 consecutive days
- f. Items misplaced or lost at home including unexplained losses or mysterious disappearance
- g. Loss not reported to the Police.

POLICY CONDITIONS

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

1. Policy Terms and Conditions

- a. You and members of your household covered under this policy must comply with its terms and conditions.
- b. 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. Any loss or damage arising out of not adhering to the above condition will not be covered.

3. Fraud

If the Company has reason to believe that dishonesty or exaggeration has been used either by you, your family or anyone acting on behalf of you or your family to obtain:

- a. A claims payment or inflated claims payment under your policy;
- b. Cover for which you do not qualify; or
- c. Cover at a reduced premium;

All benefits under this insurance policy will be lost, the Company may cancel the policy, the Company may not refund the premium and the Company will refer the matter to the police or authorities for criminal prosecution, or take any other action consistent with the Company's legal rights.

4. 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.

5. Under Insurance

If on the happening of a claim, the insured property, contents and personal possessions at risk is of greater value than the sum insured by 25%, the amount payable will be reduced in proportion.

6. Cancellations

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

We may cancel this policy by giving you at least 30 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.

7. 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.

8. 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.

9. Claims Settlement for Cover 1: The Buildings

- a. 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:
 - i. The buildings are in good repair
 - ii. The sum Insured is not less than the cost of rebuilding the buildings
- b. 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:
 - i. The cost of reinstating the damage less an allowance for any wear, tear or betterment or
 - ii. 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
- c. We will also pay the following if the parts of the buildings damaged by any of the causes insured are repaired or replaced:

- i. Fees - AED 10,000
- ii. Removal of debris - AED 10,000
- iii. Rent and alternative accommodation - as per policy wording
- d. The maximum amount payable in respect of any one incident is:
 - i. For buildings - the sum insured
 - ii. For rent and alternative accommodation - as per policy wording
- e. The sum insured on buildings will not be reduced following payment of a claim.
- f. Claims incurred; whether reported or not during the first seven (7) days of your policy issuance are not covered. This condition is applicable to New policies only.
- g. All weather related damages or water related damages incurred, whether reported or not, during the first thirty (30) days of your policy issuance are not covered. This condition is applicable to New policies only.

10. Claims Settlement for Cover 2: The Contents

Sum(s) Insured must at all times represent the full cost of replacing the insured property. Following loss or damage by any of the causes insured, 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.
- c. For clothing we may make a deduction for wear, tear or betterment
- d. 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.
- e. Where we are able to replace the property payment will be limited to the cost of replacement by our preferred supplier.
- f. All weather related damages or water related damages incurred, whether reported or not, during the first thirty (30) days of your policy issuance are not covered. This condition is applicable to New policies

The maximum amount payable in respect of any one incident for Cover 2: Contents is the sum insured subject to the limits as per policy wording.

11. Claims Settlement for Cover 3: Personal Possessions

Sum(s) Insured must at all times represent the full cost of replacing the insured property

Following loss or damage by any of the causes insured, 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.
- c. Where we are able to replace the property payment will be limited to the cost of replacement by our preferred supplier.
- d. All weather related claims or water related damages incurred, whether reported or not, during the first thirty (30) days of your policy issuance are not covered. This condition is applicable to New policies only.

The maximum amount payable in respect of any one incident for Cover 3: Personal Possessions is the sum insured subject to the limits as per policy wording

12. 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.

13. Jurisdiction

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.

14. Direct Insurance Sanctions and Embargo Clause

Notwithstanding anything to the contrary in the Policy the following shall apply:

- a. If, by virtue of any law or regulation which is applicable to the Company at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an embargo or sanction, that the Company shall provide no coverage or benefit and have no liability whatsoever nor provide any defence to the Insured or make any payment of defence costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such law or regulation.
- b. In circumstances where it is lawful for an Insurer to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the Company will take all reasonable measures to obtain the necessary authorisation to make such payment.
- c. In the event of any law or regulation becoming applicable during the Policy period which will restrict the ability of the Company to provide coverage as specified in paragraph 1, then both the Insured and the Insurer shall have the right to cancel its participation on this Policy in accordance with

the laws and regulations applicable to the Policy provided that in respect of cancellation by the Company a minimum of 30 days notice in writing be given. In the event of cancellation by either the Insured or the Company, the Company shall retain the pro rata proportion of the premium for the period that the Policy has been in force. However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the Company, and in the absence of a more specific provision in the Policy relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the Company shall be effective even though the Company makes no payment or tender of return premium.

GENERAL EXCLUSIONS (APPLICABLE TO THE POLICY)

1. RADIOACTIVE CONTAMINATION

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:

- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
- 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.

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. WEAR AND TEAR

Wear and tear by any gradually operating cause.

5. CONSEQUENTIAL LOSS

Consequential Loss of any kind or description by you or your household

6. 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.

7. 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.

8. POLITICAL RISKS

This policy excludes loss destruction or damage directly or indirectly occasioned by or through or in consequence of:

- War, invasion, act of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war.
- 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.

9. TERRORISM

- 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.
- 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.
- 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.
- 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.

10. CYBER AND DATA

- Notwithstanding any provision to the contrary within this Policy or any endorsement there to this Policy excludes any:

- a) Cyber Loss;
- b) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

This endorsement supersedes and, if in conflict with any other wording in the Policy or any

endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

Cyber Loss

means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Cyber Act

means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

means:

- any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System

Computer System

means:

- any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,

owned or operated by the Insured or any other party.

Data

means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

11. DISEASE EXCLUSION

Notwithstanding anything in this Policy to the contrary, this Policy does not cover loss (whether physical or otherwise), destruction, or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

- a. any form of pathogen or microorganism including but not limited to virus, bacteria, fungi, and parasites or
- b. any disease arising from any such pathogen or microorganism, or
- c. the threat or fear (actual or perceived) of a) or b)

OUR COMMITMENT TO CUSTOMER SERVICE

At Liva, 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 Liva (772)** or emailing us at feedback@ae.livainsurance.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 Liva (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 Technical Director on the following email address:

feedback@ae.livainsurance.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 Liva

