

American Home Assurance Company (Dubai Br.)

The H Hotel – Complex, Trade Center First, 27th Floor, PO Box 40569, Dubai, UAE
Registered under UAE Federal Law No.6 of 2007, Insurance Authority No.79, Commercial License No.603392
Tel: +971 4 509 6111 | Fax: +971 4 601 4041 | URL: www.aig.ae



Home Contents Insurance Policy Wording

Claims

For home insurance claims, call us on **+971 4 601 4455** or write to us at serviceCenter-me@aig.com within 24 hours of loss or damage.

Assistance

Call **+971 4 601 4455** and quote your home policy number for assistance.

Summary of Covers

Home Contents Insurance

Coverage

1. Accidental damage, loss, and theft subject to specific exclusions as per the Policy wordings
- AND**
2. Fire and allied perils
 - a. Fire, explosion, lightning or earthquakes.
 - b. Smoke.
 - c. Storm and flood.
 - d. Riot, civil commotion, strikes, labor disturbances.
 - e. Malicious persons or vandals.
 - f. Collision by vehicles, animals, aircraft, aerial devices or articles dropped from them.
 - g. Escape of water from water tanks, pipes, fixed apparatus or fixed heating installation.
 - h. Leakage of heating fuel from a fixed heating installation.
 - i. Theft, or attempted theft, from the Home.
 - j. Falling radio and television receiving aerials (including satellite dishes), their fittings and masts.
 - k. Damage caused by falling trees or branches.

III. Definitions

Wherever the following words or phrases occur, they will have the meaning described below (unless stated otherwise):

Bodily Injury means an identifiable physical injury sustained during the period of insurance and caused by a sudden, unexpected and specific event and excludes any disease, sickness or medical disorder.

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

Contents mean household goods and personal effects (excluding personal money) belonging to you (or for which you are legally responsible) or to resident domestic helpers whilst within your Home not being landlord's contents, fixtures and fittings and interior decorations.

Company / Insurer / We / Ours / Us means American Home Assurance Company (Dubai Br.)

Credit Cards mean credit, debit, bankers and cash dispenser cards all held for social, domestic or charitable purposes.

Damage / Damaged means a physical harm to the property or contents resulting in loss of value or the impairment of usefulness as a result of covered peril(s).

Excess means the first amount you must pay towards any claim made under the Policy. In the event of a claim being made under more than one section of the Policy for the same incident, you are only responsible for one excess (whichever is higher).

Fixtures and Fittings mean built in furniture and kitchen units, fixed glass and sanitary ware, fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers, storage heaters and light fittings.

Geographical Limits mean the UAE.

Jewellery means any articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals. This also includes watches and set or unset gemstones

Lost or Stolen means having been inadvertently lost or having been stolen by a third party without **your** assistance, consent or co-operation.

Heave means upward or lateral movement of the site on which your buildings stand caused by swelling of the ground.

Home means the private dwelling, its garages, and outbuildings all located at the address shown in the schedule whereby it is used solely for domestic purposes.

Insured / Insured Person / You / Your means the qualifying customers of Janvog DMCC and members of the family permanently residing with him/her.

Personal belongings mean luggage, clothing and articles of personal use, normally worn, used or carried on the person, belonging to you, or for which you are legally responsible.

Personal money means current legal tender, cheques, money orders, postal orders, current postage stamps (not being part of collection), travelers cheques, travel tickets, luncheon vouchers, gift tokens, and phone cards.

Policy Schedule means the validation page to this insurance Policy setting out the name of the Insureds, period of insurance, coverage summary, sum insured, and other particulars or special conditions and terms applying to your insurance.

Portable equipment means sports, musical, photographic, and other portable equipment including laptop computers, mobile telephones and the like.

Sum insured means the amount shown in the Policy Schedule representing the maximum amount payable for any number of claims arising out of one occurrence.

Single article limit means AED 10,000 unless another amount is shown in the schedule.

Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s shall not be considered Terrorist Acts. 'Terrorist Act' shall also include any act which is verified or recognized as an act of terrorism by the (relevant) government of the country where the act occurs.

Theft means the illegal act of taking an item belonging to the Insured Person, without his/her consent, with intent to deprive him/her of its value.

UAE means United Arab Emirates.

Unfurnished means a home with not enough furniture for someone to live in it with reasonable comfort.

Unoccupied means not lived in by you or by any other person with your permission for more than 45 consecutive days.

Valuables mean Stamp coin or medal collections, curios, pictures, other works of art, rugs or carpets, articles of gold/silver or other precious metal Jewellery or fur.

War means war, whether declared or not, or any warlike activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Your Family means any of the following people providing they normally live with you in your home:

- your husband, your wife or your partner;
- your children (including adopted and foster children);
- your relatives;

IV. Coverage provided under this Policy

This part of the Policy provides full details of the coverage afforded to the Insured, subject to the Policy Schedule which identifies what coverage's You have purchased and the exclusions detailed below and elsewhere in the Policy.

Section 1 Contents (Fire and Allied Perils)

A Contents in your home: We will provide cover for loss or damage to the Contents in your Home caused by:

1. Fire, explosion, lightning, earthquakes or smoke;
Excluding
 - Loss or damage caused by scorching, singeing, melting or damage caused by or that happens gradually over a period of time.
2. Storm and flood;
Excluding
 - Loss or damage caused by frost.
 - Loss or damage to fences and gates.
 - Loss or damage caused by a rise in the water table.
3. Riot, civil commotion, strikes, labour disturbances;
Excluding
 - Loss or damage that is not reported to the police within seven days.
 - Loss or damage to goods in freezers and/or refrigerators caused by failure of electricity as a direct or indirect consequence of a deliberate act by the supply authority and/or their employees
 - Loss or damage occurring while the Home has been left unoccupied
4. Malicious persons or vandals;
Excluding:
 - Loss or damage caused by any employee, guest or tenant, or by you or any member of your family.
 - When you have failed to notify the police.
 - Loss or damage occurring while the Home has been left unoccupied.
5. Collision by vehicles, animals, aircrafts or other aerial devices of articles dropped from them;
Excluding:
 - Loss or damage caused by domestic animals.
 - Loss or damage caused by your own vehicle.
6.
 - i. Escape of water from water tanks, pipes, fixed apparatus or fixed heating installation;
 - ii. Leakage of heating fuel from a fixed heating installation;**Excluding:**
 - Loss or damage while the Home has been unoccupied or unfurnished.

- Loss or damage to the component, source, plumbing installation or appliance from which the water or oil escapes.
- Cost of locating and rectifying the source of escape of water or oil.

7. Theft or attempted theft from the Home;

Excluding:

- Loss or damage caused by any guest, tenant, employee, or by you or any member of your family.
- When you have failed to notify the police.
- Loss or damage occurring while your Home has been left unoccupied or unfurnished.
- Inexplicable loss and / or mysterious disappearance

8. Falling radio and television receiving aerials (including satellite dishes) their fittings and masts; and

9. Damage caused by falling trees or branches.

Excluding:

- Damage to trees.
- The cost of removal of fallen trees or branches.

B Contents Temporarily Removed: Loss of or damage to Contents while temporarily removed for cleaning, renovation, repair or other similar purposes within the Home or to any other premises within the UAE. The most we will pay is as per the limit shown in the Policy Schedule.

Excluding:

- Loss or damage by storm or flood to Contents not in Home.
- Loss or damage while removed for sale or exhibition or to a furniture depository.

C Theft of Keys: If keys to the locks of:

1. External doors of Your Home.
2. Alarm systems or domestic safes fitted in Your Home are stolen we will pay the cost of replacing locks or lock mechanisms up to the limit shown in the Policy Schedule.

D Loss of Rent or Cost of alternative Accommodation: If your Home is damaged and made uninhabitable by any cause listed under Part IV We will pay for:

1. Your loss of rent; or
2. Any reasonable additional expenses necessarily incurred for Your alternative accommodation during the period necessary to restore Your Home to a habitable condition; or
3. Reimbursement for utility bill charges up to AED 750 for the period where the Home was uninhabitable due to a covered loss event.

Excluding:

- Any costs Your family would have to pay once Your Home becomes habitable again.
- Any costs You agree to pay without Our written permission.

The most We will pay is as per the limit shown in the Policy Schedule and subject to a maximum indemnity period of six months.

E Fatal Injury Benefit: 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 You/Your beneficiary up to the limit shown in the Policy Schedule provided death ensues within three months of such injury.

F Occupiers Personal and Employers Liability: We will indemnify You against Your legal liability as occupier of Your Home for damages and claimants costs and expenses in respect of:

1. accidental bodily injury to any person including Your domestic helper(s) and employees; and
2. accidental loss of or damage to material property

occurring during the period of Policy within the UAE.

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

Our liability to indemnify You with respect to damage, bodily injury, claimants cost, defense cost and expenses resulting from one incident shall be limited to the amounts as shown in the Policy Schedule.

Excluding liability:

- Arising directly or indirectly by through or in connection with:
 - The ownership, possession, use by You, or on Your behalf, of any motorcycle or other mechanically propelled vehicle (other than motorized domestic gardening equipment used within the boundaries of the land belonging to Your Home).
 - Aircraft.
 - Craft and vessels designed to be used on or in water.
 - The occupation of land or buildings (other than Your Home or its grounds).
 - The ownership of land, buildings or immobile property.
 - Any willful, malicious or illegal act.
 - Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof, however caused.
 - Any liability arising from owning, possessing or using animals other than domestic pets.
- Any deliberate act by You or any member of Your family.
- Any liability arising from hunting or racing of any kind except on foot.
- Assumed under any agreement unless such liability would have attached notwithstanding such agreement.
- Arising directly or indirectly by, through, or in connection with carrying on of any trade business or profession.
- For loss of or damage to property belonging to You or held in trust by You or in Your custody or control.
- For any bodily injury contracted by You or Your family members.
- For claims and losses based upon, arising out of, directly or indirectly resulting from, or in consequences of or any way involving asbestos.
- Any liability which is insured by or would be insured by any other policy if this Policy did not exist.

G Tenant's Liability: We will pay all sums up to the limit shown in the Policy Schedule for which the tenant is legally responsible for:

1. Loss of or damage to the Home Contents and landlords fixtures and fittings by any of the causes 1 to 8 inclusive listed under Section 1;
2. Accidental breakage of fixed glass forming part of the building including glass in solar panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, lavatory pans and cisterns; and/or
3. Accidental damage by external means to
 - Cables or underground pipes providing services to or from the building and
 - Septic tanks and drain inspection covers.

Excluding:

- Loss or damage excluded under any of the causes 1 to 8 listed under Section 1.
- Loss or damage while Your Home has been left unoccupied or unfurnished.
- Loss or damage to any Contents which You or Your family own.
- Any liability which is insured by or would be insured by any other policy if this Policy did not exist.

NOTE: Contents we will not pay for under section 1:

1. Contents insured by any other policy.
2. Securities and documents of any kind.
3. Motorcycle or other mechanically propelled vehicles (other than motorized domestic gardening equipment), aircraft, watercraft, sail boards, surf boards, caravans, trailers and portions parts and accessories of any of these.
4. Goods, items or equipments used for business, trade or professional purposes.
5. Livestock and pets.

Section 2 Accidental Damage to Contents

We will indemnify you for damages caused by accidental external means to the Contents in Your Home covered under section 1 of the Policy.

Excluding:

- Damage to clothing, contact lenses, stamps, food in freezers and pedal cycles.
- Damage by wear & tear, depreciation, action of light, atmospheric conditions or any gradually operating cause.
- Damage arising from moth, vermin, infestation, damp, rust, wet or dry rot.
- Damage caused by any process of cleaning, washing, repairing or restoring any article.
- Failure, loss or damage NOT directly consequent upon or attributable to an accident including but not limited to electrical or mechanical breakdown.
- Damage caused by incorrect polarity from a battery.
- Damage to recording tapes, discs or records.
- Computer softwares, licences, electronically or any stored information
- Foodstuff, alcoholic beverages, tobacco products and medicines
- Damage caused by domestic animals or birds.
- Damage to glass oven doors or ceramic glass in cooker hobs.
- Consequential loss.

- Pollution, contamination of any kind, dust, chemical action or reaction.
- Loss or damage caused by manufacturing defects.
- Loss or damage caused by vermin or insects, rodents, birds, termites and animals.
- Loss or damage whilst the Home is lent, let, sub-let in whole or in part.
- Mysterious disappearance.
- Loss or damage specifically excluded elsewhere in Section 3 of this policy.

Section 3 Personal Belongings in and Away From Your Home

A Personal Belongings, Valuables and Portable Equipment: We will pay for Your Personal Belongings, valuables and portable equipment in the event of loss or damage by accidental means up to the sum insured shown in the Policy Schedule while within the Geographical Limit and while temporarily elsewhere in the world for not more than 90 days during period of this Policy.

Excluding:

- Loss or damage caused by wear & tear, depreciation, in the process of cleaning, washing, repairing or restoring any article, the action of light or atmospheric conditions, moth, vermin or any other gradually operating cause.
- Damage to sports racquets, sticks, bats and clubs while in play.
- Skis (including sticks and bindings), watercraft, sub-aqua equipment, camping equipment and riding tack.
- Contact and corneal lenses and hearing aids.
- Confiscation or detention by customs or other officials.
- Consequential loss.
- Failure, loss or damage not directly consequent upon or attributable to an accident including, but not limited to, electrical or mechanical breakdown.
- Loss or damage due to business or professional use in respect of musical instruments, photographic and sporting equipment and accessories.
- financial value, whether they be debt securities - such as bonds and debentures, equity securities - such as stocks and shares, or derivative contracts - such as forwards, futures, options and swaps) and documents of any kind
- Loss, theft or damage to contents goods and domestic appliances;
- Theft from unattended road vehicle other than from a locked concealed luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to securely locked vehicle.
- Loss or damage to Contents dispatched by sea or air under a bill of lading, airway bill or similar document.
- Breakage of strings of any musical instrument.
- Motorcycles and other mechanically or electrically propelled vehicles.
- Livestock and pets.
- In respect of pedal cycles only:
 - Loss or damage while being used for track racing or trade purposes.
 - Theft unless in a building or securely locked to an immovable object.
 - Loss of or damage to accessories unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.
- Valuables and Portable equipment exceeding the Single article limit unless a list has been provided to us.
- Loss, theft or damage when Your Personal belongings or personal documents have been outside of UAE for a total of more than 90 days in any period of insurance.
- Any loss, destruction or damage specifically excluded elsewhere in this Policy.

- **Loss, theft, or damage to Personal Money.**

B Fraudulent Charges Protection on Credit Cards: We will provide cover to |Your credit cards in the event of loss or damage by accidental means while within the Geographical Limit and while temporarily elsewhere in the world for not more than 90 days in any period of insurance.

Credit cards are insured only against any loss as a result of misuse by any unauthorized person following the loss or theft of any such card before the card company has received notification of the loss and provided that You comply with the terms under which the card was issued.

Excluding:

- **Shortage due to error or omission.**
- **Losses not reported to the police.**
- **Loss of credit cards not reported to the card issuing company within 24 hours of discovery.**

The maximum We will pay during the period of this Policy for this cover is as per the amount shown in the Policy Schedule.

C Loss of passport, driving license, work permit, residence permit and Emirates ID: We will reimburse the cost of making a duplicate passport, driving license, work permit, resident permit and/or iqama 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 as per the amount shown in the Policy Schedule.

Provided always that:

1. 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.
2. This cover applies only to You, Your spouse and up to 2 children normally residing with You.
3. The first AED 100 of each and every loss must be borne by You.
4. **We will not be responsible for the renewal or extension costs of the lost or damaged document which You would have had to bear if there had been no loss.**

V. CONDITIONS

Contents and Personal Belongings (Sections 1, 2 and 3)

- A. Sum Insured:** Sum(s) insured must at all times represent the full cost of replacing the Contents and Personal belongings insured without deduction for wear & tear and depreciation other than in respect of clothing, household linen and pedal cycles.
- B. Increase in Sum Insured:** If applicable and stated in the Policy Schedule, the sum insured of Contents and Personal belongings will be increased annually at each renewal date by the percentage stated in the Policy Schedule. Amended sum(s) insured and renewal premium will be shown on Your renewal notice.

C. **Change of Address:** Subject to use being informed within 7 days after moving to another address, within the geographical limit, and payment of additional premium required, this Policy shall continue to apply provided such new dwelling is built of brick, stone or concrete, roofed with incombustible material, is self-contained, and not used for any business purpose.

D. **Claims Settlement:** At Our option We will indemnify You by replacement, reinstatement, repair or payment. Where We are not able to replace, reinstatement or repair the insured item, the claim payment will be limited to the cost of replacement by Our preferred supplier.

The total amount payable by Us in respect of loss or damage under Sections 1, 2 & 3 arising out of one occurrence shall not exceed the sum(s) insured.

The sum(s) insured will not be reduced by the amount of any claim payment unless stated otherwise in any cover.

E. **Valuables:** In respect of valuables:

1. No one item shall be deemed of greater value than the valuables single article limit unless insured as a separate item
2. In respect of Sections 1, 2 & 3 the total value of valuables shall not exceed one third of the total sum insured covered by these sections unless otherwise stated in the Policy Schedule.

F. **Wear and Tear:** In settling claims for total loss or damage beyond economic repair there will be no deduction for wear & tear and depreciation except for:

- any claim in respect of clothing, household linen and pedal cycles.
- any claim resulting from accidental damage to radio receivers, television sets, games, recording and audio equipment, computers, carpets electronics and portable equipments older than 1 year.

In respect of property not belonging to You or Your domestic helper a deduction for wear & tear and depreciation will be made unless You or they are legally responsible for the cost of replacement as new under the terms of an agreement.

G. **Matching Items:** We will not pay for the cost of replacing any undamaged items forming part of a matching set or articles or suite of furniture. Where carpeting is damaged beyond repair only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms. If any claim arises for loss of or damage to an article constituting one of an insured pair no regard shall be had to any special value as such and the amount payable under this Policy shall be calculated as though the article had been separately insured at pro-rata of the value of the pair or set.

Excess: Amount as stated below will be deducted from any claim under this Policy, unless a specific excess has been mentioned for any cover or in the schedule.

Contents – AED 350 Each and Every Loss

Personal Belongings including electronic items and mobile phones – AED 750 or AED 1,000 Each and Every Loss (as per the excess amount shown in the Policy Schedule).

Only one excess may apply in the event of a claim under more than one item arising out of the same occurrence at the same time.

- H. **Any article exceeding single article limit:** Proof of value will be required when making a claim for an item valued over and above the Single article limit. We recommend that You retain copies of receipts, valuations, photographs, instruction booklets and guarantee cards to assist in the event of a claim.

VI. General Exclusions

These exclusions apply to all sections of **Your** Policy. This Policy does not cover:

A. War and Terrorism

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
2. Confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
3. Any act of terrorism. 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 threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(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.

We will also not pay for loss, damage, cost or expense of whatever 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 points 1, 2 and/or 3 above.

B. Radio Activity

1. Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or consequential loss.
2. Any legal liability of whatsoever nature directly or indirectly caused by, contributed to by, or arising from ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
3. Any accident loss destruction or liability directly or indirectly caused by or contributed to or arising from nuclear weapons material.

C. Sonic Bangs

Any loss, damage, legal liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

D. Pollution or Contamination

1. Any loss arising from pollution or contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by:

- Pollution or contamination which itself results from a peril insured against.
 - Any peril insured against which itself results from pollution or contamination.
2. Any liability in connection with disposed or damaged waste materials or substances.

E. Cyber Risk

Losses arising directly or indirectly from:

1. The loss or alteration of, or damage to; or
2. A reduction in the functionality, availability or operation of a computer system, hardware, program, software, data information repository, microchip, integrated circuit or similar device in computer equipment that results from the malicious or negligent transfer and any subsequent onward transfer (electronic or otherwise) of a computer program that contains any malicious and/or damaging code, including but not limited to computer virus, worm, logic bomb, or Trojan horse and which can be identified as the cause of loss.

F. Rot

Any loss, damage, legal liability, cost or expense of any kind caused by wet rot or dry rot whether or not this is caused directly or indirectly by any other cover provided by this Policy.

G. Defective Construction

Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from either defective construction, poor or faulty design, poor workmanship or the use of incorrect materials.

H. Gradual Deterioration

Any loss, damage, legal liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, condensation, insects, vermin, fungus, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or any indirect loss.

I. Existing and Deliberate Damage: Any loss, damage, legal liability, cost or expense of any kind:

- Occurring, or arising from an event that occurred, before the period of insurance; or
- Caused deliberately by You or a member of Your family or at the direction of You or a member of Your family.

J. Confiscation and Forced Entry

Any loss, damage, legal liability, cost or expense of any kind caused by officials or the authorities legally using force to enter Your home or legally confiscating or holding Your Contents

K. Deception

Any loss, damage, legal liability, cost or expense of any kind caused by deception unless the only deception used is to gain entry to Your home.

L. Business Property and Legal Responsibility

Any loss, damage, legal liability, cost or expense of any kind:

- For any Contents which You own, hold in trust or use in connection with any trade, profession or business with the exception of any business equipment as defined; or
- For any legal liability arising directly or indirectly from any trade, profession or business.

M. Date Change and Computer Viruses

Any loss, damage or legal liability caused directly or indirectly to equipment by its' failing to correctly recognise data representing a date in such a way that it does not work properly or at all, or by computer viruses. For the purpose of this exclusion:

- Equipment includes computers and anything else insured by this Policy which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
- Microchips include integrated circuits and microcontrollers. Computer viruses include any program and/or software which prevent any operating system, computer program or software working properly or at all.

N. Loss of Value

Any loss of value to the Contents or any other Contents insured

O. Indirect Loss

Any losses that are not directly associated with the incident that caused You to claim, unless expressly stated in this Policy.

P. Property Not Covered

Any losses to the following items:

- Living creatures; and
- Motorised vehicles, trailers, caravans or spare parts and accessories.

Q. Matching Sets or Items

The Policy treats each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. The Policy will only pay for lost or damaged items. It does not pay for the cost of replacing, recovering or remodeling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the Policy.

R. Matching Carpets

If you have a matching carpet or other floor covering in more than one room or area, the Policy treats each room or area as separate. The Policy will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

S. Mould

We do not cover any loss or damage caused by the presence of mould, however caused, or any loss or damage caused by mould.

However, this exclusion does not apply to loss or damage caused by the presence of mould resulting from fire or lightning unless other exclusions apply.

VII. General Conditions

A. Termination dates of individual insurance: Benefits provided under this Policy to any Insured Person shall terminate immediately on the earliest of:

- a. the date this master Policy is terminated; or
- b. the date the Insured Person is no longer eligible within the classification of Insured Persons; or
- c. the Premium due date if the required Premium is not paid; or
- d. The date the Insured Person opts out of the plan.

Any such termination shall be without prejudice to any valid claim originating prior to the date of termination.

B. Interpretation

The Policy Schedule and the sections form part of this Policy and the expression 'this Policy' wherever used in this contract shall be read as including the Policy Schedule, terms & conditions and any attached sections specifications or endorsements. Any word or expression to which specific meaning has been given in any part of this Policy shall bear that meaning wherever it appears.

C. Matching Items

The Company will not pay for the cost of replacing any undamaged items forming part of a matching set or articles or suite of furniture. Where carpeting is damaged beyond repair only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms. If any claim arises for loss of or damage to an article constituting one of an insured pair no regard shall be had to any special value as such and the amount payable under this Policy shall be calculated as though the article had been separately insured at pro-rata of the value of the pair or set.

D. Any article exceeding single article limit

Proof of value will be required when making a claim for an item valued over and above the Single article limit. This item needs to be separately declared on the Policy Schedule to be considered for a claim payment. Any undeclared individual single item exceeding AED 10,000 will be covered to a maximum of AED 10,000. We recommend that You retain copies of receipts, valuations, photographs, instruction booklets and guarantee cards to assist in the event of a claim exceeding Single article limit.

E. Your duty to prevent loss or damage

1. You and any other person to whom this insurance applies shall take all reasonable precautions to prevent accidents loss or damage.
2. All Contents insured under this Policy shall be maintained in good condition.

F. Claims

Your Duty

You shall on the happening of any event likely to lead to a claim under this Policy:

1. Notify the police immediately if any property is lost stolen or maliciously damaged.
2. Report in writing to us without unnecessary delay and provide all information and assistance which We may reasonably require.
3. Take all reasonable steps to recover any lost or stolen Contents and advise us without

unnecessary delay if such Contents are returned to You.

4. Forward all correspondence legal process or any other document to Us unanswered.
5. Refrain from discussing liability with any third party.

Our rights

1. We shall be entitled to:
 - Take over and conduct in Your name the defense or settlement of any claim; or
 - Prosecute in Your name for our own benefit any claim for indemnity or damage or otherwise.
2. We shall have full discretion in the conduct of any proceedings and in the settlement of any claim.
3. No Contents may be abandoned to Us.

Limit

In respect of any claim or series of claims for which this Policy indemnifies You against Your legal liability We may at any time Pay you

1. The limit of indemnity (after deduction of any sum(s) already paid as compensation); or
2. Any lesser amount for which such claim(s) can be settled.

Once the payment has been made We shall relinquish the conduct and control of and be under no further liability in connection with the claim(s) except for the payment of costs and expenses recoverable or incurred prior to the payment date.

G. Fraud

If any claim is in any respect fraudulent or if any fraudulent means including inflation or exaggeration of the claim or submission of forged or falsified documents are used to obtain benefit by You or anyone acting on Your behalf all benefit under the Policy shall be forfeited.

H. Other Insurance

If there is any other insurance covering the same contingencies, We shall not be liable to pay or contribute more than Our ratable proportion.

I. Underinsurance

If there is any other insurance covering the same loss, damage or liability as this Policy, We shall not be liable to pay or contribute more than Our share of any claim.

J. Cancellation

We may cancel this Policy by sending 30 days notice to Your last known address and You shall be entitled to a return of Premium corresponding to the unexpired period of insurance for which Premium has been paid.

You have a right to cancel this Policy at any time by sending written notice of cancellation to the Insurer at The H Hotel – Complex, Trade Center First, 27th Floor, PO Box 40569, Dubai, UAE.

K. Changes in Circumstances

If the circumstances in which the Policy was entered into are materially altered without Our written consent this policy shall be void.

L. Jurisdiction

This Policy applies only to judgments delivered by or obtained from a court of competent jurisdiction in United Arab Emirates.

Any dispute arising out of or in connection with this policy, including any question regarding its existence, validity or termination, shall be subject to the exclusive jurisdiction of the Courts of the Dubai International Financial Centre.

M. Arbitration

If any difference and/or dispute arising out of this Policy shall be referred to arbitration as per the arbitration agreement entered between Policyholder and the Insurer.

N. Your Duty to Comply with Policy terms

Without prejudice to Our other rights Your observance of the terms of this Policy is a condition precedent to Our liability to make any payment under this Policy.

O. Rights of Third Parties

Nothing contained in this policy gives anyone else any rights under this Policy.

P. Economic Sanctions Exclusions

If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

Q. Complaints Procedure

If You/ Insured Person wishes to file a complaint You/he/she may do so by contacting the Customer Care Manager at AIG, by phone at +971 (4) 509 6111 or by email to servicecenter-me@aig.com or by writing to PO Box 40569, Dubai, UAE, anytime during the life of the policy.

Information on the Company's internal complaint handling procedure will be provided by the Customer Care manager on request. The Insured Person will receive a written acknowledgement within five (5) days of the date of notification of the complaint. Within fifteen (15) days of the date of notification of the complaint the Customer Care Manager will provide a written explanation of the complaint discussion in case of acceptance or rejection. After this point, if you are not satisfied with the outcome you may refer your complaint to Insurance Authority of UAE.

R. Privacy Notice

By entering into this contract of Insurance, you consent to the Insurer processing data relating to You for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to You.

You consent to the Insurer making such information available to third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside your country of domicile.

To learn how we protect privacy, go to <http://www.aig.ae>