



الشركة الإسلامية العربية للتأمين (ش.م.ع.)
ISLAMIC ARAB INSURANCE CO.(P.S.C.)



HOME INSURANCE

HOME - THE STARTING PLACE OF
LOVE, HOPE & DREAMS

SECURING OUR FUTURE. together.

WHY TO TAKE HOME INSURANCE POLICY?

'The home should be a treasure chest of the living' said Le Corbusier and rightly so as it is the only place in the whole world that provides comfort and peace beyond measure and needless to say it should be kept safe at all times.

SALAMA Home Insurance is a plan designed to protect your dream house and the belongings it contains against any unforeseen eventualities. Your house and everything under its roof is protected under this Plan against damage or loss .

WHY CHOOSE SALAMA TO SECURE YOUR HOME?

SALAMA is one of the leading Shariah Compliant Takaful Provider with credentials as mentioned below:

- Worlds oldest & the largest Takaful provider.
- Paid-up capital of AED 1.21 billion (USD 330 million, largest in the world).
- "Takaful Company of the Year" Award 2020 at Middle East Insurance Industry Awards.
- "Takaful Specialist of the Year" Award 2020 by MENA Insurance Review Awards.
- Regional presence through subsidiaries and associates.
- High service standards.
- High Credibility & Trust among partners and peers.

HOW DOES HOME INSURANCE PLAN WORK?

This Plan provides you with the following benefits:

- Cover for accidental damage to Content for specified peril.
- Cover for the cost of repairing, replacing or installing new Locks and Keys due to accidental damage.
- Cover for the Content Temporarily removed from your home.
- Covering fatal injury to you and your spouse against fire and intruders assault.
- Cover against the Loss of Rent and Alternative Accommodation due to accident.
- Cover for Occupiers Personal Liability.
- Cover for Tenants Liability.
- Cover against valuable Personal Belonging including clothing, jewelry and other specified items.
- Coverage for Domestic Helper medical and death benefit extension.

HOME CONTENT INSURANCE BENEFITS AND PLANS

(In AED)

BENEFITS	SILVER	GOLD	PLATINUM	DIAMOND
Value of contents up to	50,000	100,000	200,000	500,000
Jewellery (inside the home)	5,000	7,500	15,000	50,000
Contents Temporarily Removed	7,500	15,000	30,000	75,000
Loss of Rent & Alternative Accomodation	10,000	20,000	40,000	100,000
Personal Belongings	12,500	25,000	50,000	125,000
Loss or Theft of Money	2,000	2,000	2,000	2,000
Replacement of Locks and keys	1,000	1,000	1,000	1,000
Spoilage of Food in deep freezer	500	500	1,000	2,000
Loss of documents- Passport, driving license, work permit and Residence permit	3,000	3,000	3,000	3,000
Occupiers Personal Liability / Employer's liability	750,000	750,000	1,000,000	1,000,000
Tenant's Liability	100,000	200,000	250,000	250,000
Fatal Injury Cover	50,000	50,000	50,000	50,000
Contents in the open	750,000	1,000,000	1,000,000	1,000,000
Theft of keys	1,000	1,000	1,000	1,000
Household removals	7,500	15,000	30,000	75,000
Visitors Personal effects	2,500	2,500	2,500	2,500
Accidental damage to contents /Fire and Allied perils	YES	YES	YES	YES
Personal money or Credit cards	2,000	2,000	2,000	2,000
Owner's liability to Public	750,000	750,000	1,000,000	1,000,000
Death and PTD (Domestic Help)	30,000	30,000	30,000	30,000
Medical Reimbursement (Domestic Help)	7,500	7,500	7,500	7,500
Repatriation (Accidental death)	7,500	7,500	7,500	7,500
Personal belongings, valuables and portable equipment	Covered	Covered	Covered	Covered
Deductible-Contents(in AED) Deductible-Personal Belongings(in AED)	350 each and every loss			

*Domestic Helper coverage (optional) - AED 90 per year/person

- Excess: Contents: AED 350 Each and Every Loss
- Personal Belongings: AED 350 Each and Every Loss

To apply for Home Insurance;
Call: 800 SALAMA or Email : homeinsurance@salama.ae