

Pricing
Construction Value / Landlord's Recourse
Contents value (excluding money and jewelry, solar system)
cash in safe: (Maximum us\$ 10,000.-Cash Money)

Covers	Sum Insured
BUSINESS INTERRUPTION / MAXIMUM 3 MONTHS	us\$ 1000
Neighbour's following an insured peril	Equal to 50% of building or landlord's sum insured
Fire, Lightning & Thunderbolt (direct & indirect)	Up to Construction and Contents Value
Smoke following an insured peril	Up to Construction and Contents Value
Bush Fire	Up to Construction and Contents Value
Explosion	Up to Construction and Contents Value
Aircraft damage and sonic bangs	Up to Construction and Contents Value
Impact of Vehicle	Up to Construction and Contents Value
Earthquake, Tsunami	Up to Construction and Contents Value
Storm, Tempest & flood and other natural perils	Up to Construction and Contents Value
Subsidence, Landslide and Ground Heave	Up to Construction and Contents Value
Loss due to Falling Trees, Electrical Poles	us\$ 10,000.-
Water damage (bursting of pipes)	us\$ 10,000.-
Water damage caused to neighbours	us\$ 5,000.-
Rain damage	us\$ 10,000.-
Sprinklers leakage	us\$ 10,000.-
Cost of Search of water damage	us\$ 3,000.-
Glass Breakage	us\$ 2,000.-
Removal of debris	us\$ 10,000.-
Architect fees	us\$ 10,000.-
Deletion of the electrical clause	us\$ 25,000.-
Minor works, excluding hot/welding works	us\$ 10000
Reconstitution of documents	us\$ 5,000.-
Un-occupancy	60 Consecutive days
Average Rule	85%
Property under custody & control (included in the sum insured) similar to the nature of contents	Not exceeding 10% of the contents
Loss minimization	10% of the claim amount with a maximum of us\$ 5,000.-
Replacement Keys & Locks following a covered claim	us\$ 2,000.-
Burglary by forcible entry on first loss basis and Hold-up on Contents including damage to doors as a result of Theft or Theft attempt	35% of the contents value
Burglary by double forcible entry and Hold-up on the Jewellery and Cash in locked Safe	Up to Cash In Safe Value
Third Party Liability	bodily injuries us\$ 25,000 material damages us\$ 25,000 in the aggregate us\$ 100,000

No depreciation will be applied on construction in case of partial loss	
Basis of indemnity for contents Excluding Jewellery in Safe	New for old on contents for Items not older than 5 years provided that their sum insured reflects the new replacement value. If it appears at the time of loss that the sum insured is less than the new replacement value then the basis of indemnity will be the actual market value of the damaged or lost items and the depreciation factor will be applied.