

# COVERS TO SUIT YOUR NEEDS

Property owners can choose to cover

Buildings only.



Owners residing on the property can choose to cover

Buildings, home contents, personal belongings, domestic helper(s)



Tenants residing on the property can choose to cover

Home contents, personal belongings, domestic helper(s)



Home Assistance



*This document is only a summary of the insurance covers offered.*

*For full terms and conditions, please refer to the policy document available on our website [www.sukoon.com](http://www.sukoon.com) or ask your insurance agent for a copy.*

SUKOON.COM

800 SUKOON (785666)

WE OFFER A WIDE RANGE OF INSURANCE PRODUCTS FOR TOTAL PEACE OF MIND



MOTOR



TRAVEL



HOME



LIFE



ACCIDENT



HEALTH



# HOME

# UMBRELLA

## PROTECTION FOR WHAT MATTERS MOST

12/2023

Sukoon Insurance PJSC  
Paid up Capital AED 461,872,125, C.L. No. 203970  
Regulated by the Central Bank of the UAE  
No. 9 dated 24/12/1984, TRN 100258594900003  
Head Office: P.O. Box 5209, Dubai, UAE  
Tel: +971 4 233 7777, SUKOON.COM



 **SUKOON**  
INSURANCE

# PRODUCT

# BENEFITS

We are here to protect you like none other. Our Home Umbrella plan offers covers for your belongings, yourself and your loved ones, on top of the regular property and house insurance.

## Tailor-Made Protection

We offer you the flexibility to choose the covers as per your needs.



## Quick Issuance

Get instant cover with a simple and quick process.



## New for Old Cover

In case your items are damaged, lost or stolen, we will provide you with a new one of equivalent value.



## Alternative Accommodation

While your home is undergoing damage control and repairs, we cover your expenses for an alternative accommodation.



## Protection even when Unoccupied

While your home is undergoing damage control and repairs, we cover your expenses for an alternative accommodation.



## Worldwide Coverage

Your personal belongings and liability are covered even when you are on the go!



## Affordable Premium

With a premium of AED 1 per day, you can cover your home contents up to a value of AED 75,000.



## Fast Claim Payout

Easy, fair and quick settlement of claims with minimum documentation.



## Home Assistance Services

3 calls-out per year of AED 700 each (worth of AED 2,100) in case of emergencies related to Plumbing, Electrical, Locksmith and Glasswork services.



# YOUR COVER

# AT A GLANCE

| Covers  | Limits in AED  |
|---|--|
| <b>Building</b>   | <b>Building</b>  |
| Fire and Allied Peril / Accidental Damage                                       | As per Sum Insured/Property Value                                  |
| Loss of Rent or Alternative Accommodation                                       | 20% of the Building Sum Insured up to a max of 500,000             |
| Breakage of Fixed Glass and Sanitary  | 10% of Building Sum Insured or max AED 500,000                     |
| Damage to Services (Pipes and Cables)   | 10% of Building Sum Insured or max AED 150,000 per claim/aggregate |
| Removal of Debris   | 10,000 per claim/aggregate   |
| Owner's Legal Liability to the Public   | 3,000,000 in aggregate   |
| Water and Cooling Installations   | 10,000   |
| <b>Contents Only</b>  |  |
| Fire and Allied Peril / Accidental Damage to household and contents             | As per Sum Insured /Contents General Value                         |
| Loss of Rent or Alternative Accommodation                                       | 20% of the Contents Sum Insured up to a max of 500,000             |
| Household Removals  | 10% of Contents Sum Insured  |
| Fatal Injury Benefit  | 70,000   |
| Occupiers Personal and Employers Liability                                      | 3,000,000  |
| Tenant's Liability  | up to 2,000,000  |
| Theft of Keys   | 3,000  |
| Visitor's Personal Effects  | 2,500  |
| Food Spoilage   | 5,000  |
| Contents Temporarily Removed  | 20% of Contents Sum Insured  |
| Contents in Open  | 5,000  |
| <b>Personal Belongings (Optional)</b>   |  |
| Personal Belongings, Valuables, Portable Equipment                              | As per Sum Insured/General Personal Belongings Value               |
| Loss of documents (Passport, driving license, work permit and residence permit) | 1,000 per document and 3,000 in aggregate                          |
| Personal Money & Credit Cards   | 2,500  |
| <b>Domestic Helper (Optional)</b>   |  |
| Accidental Death  | 35,000   |
| Accidental Medical Reimbursement  | 10,000   |
| Repatriation (Accidental Death)   | 5,000  |
| <b>Home Assistance</b>  | Included   |