

Help Center

HomeCare FAQs

What is the Jubilee General HomeCare Policy?

It is a comprehensive insurance contract that indemnifies you against loss or damage to your private dwelling and its contents caused by specific insured perils. The policy consists of coverage for the building, its contents, and high-value items like jewelry and cash.

What parts of my home are covered under the "Building" section?

This section covers the physical structure of your private dwelling, including:

- Interior decorations, landlord's fixtures, and fittings.
- Domestic outbuildings, garages, walls, gates, and fences.
- Underground water tanks, supply pipes, gas pipes, and electricity cables leading to public mains

What specific risks or "perils" does this policy protect against?

Both the building and contents are covered against loss or damage caused by:

- Fire, Lightning, and Explosion.
- Earthquake (Fire & Shock).
- Storm, Tempest, or Flood.
- Impact by vehicles or animals (not belonging to you).
- Aircraft and other aerial devices dropped from them.
- Riots, strikes, or persons acting with malicious intent.
- Bursting or overflowing of water tanks and pipes.

Does the policy cover burglary?

Yes, the policy covers burglary resulting from violent and forcible entry or exit from the premises.

Are my jewelry and cash covered?

Yes, Physical loss or damage to jewelry, high-value watches, cash, and prize bonds. For jewelry, coverage applies while:

- Stored in your dwelling.
- Stored in a safe deposit locker.
- In transit between your home and the bank locker.
- On your person or your spouse's person during an armed robbery (limited to 25% of the jewelry sum insured).

What happens if my home becomes uninhabitable due to damage?

The policy includes a Loss of Rent extension. It covers the rent you are unable to recover or the additional costs of alternative accommodation, provided the total liability does not exceed 10% of the total sum insured for the building.

Does the policy cover the cost of cleaning up after a disaster?

Yes, the policy covers additional expenses for the removal of debris, as well as architect's and surveyor's fees required for reinstatement. These expenses are limited to 10% of the total sum insured.

Help Center

HomeCare FAQs

What are the major exclusions under this policy?

The policy does not cover:

- Loss or damage if the dwelling is left without an authorized inhabitant for more than 15 consecutive days (specifically regarding burglary and water escape).
- Electrical damage to appliances (like refrigerators or radios) caused by short-circuiting or over-running.
- "Mysterious disappearance" of items.
- Loss or damage caused by war, terrorism, or nuclear radiation.
- Subsidence or landslip caused by storms or floods.

Is there a deductible for claims?

Yes, a deductible of 10% of the loss amount is applicable to each and every loss.

Can I cancel my policy and get a refund?

Yes, you can cancel the policy at any time. A premium refund will be calculated on a short-period basis, provided no claims have been made. The refund is net of administrative charges and stamp duties.

What should I do in the event of a loss?

- Provide immediate written notice to the company with full details of the occurrence.
- In case of burglary, you must immediately notify the Police.