

HomeCare Insurance (Home Structure, Loss of Rent, Contents & Valuables Insurance) Product Information Document

Get comprehensive coverage for your most important asset, your Home with Jubilee's HomeCare Insurance! And that too with the ability to choose the value and extent of coverage that you desire. Its as easy as 1,2,3....

What is Insured

✓ **Buildings Cover**

Loss or Damage to the structure of the home (including garages and outbuildings). Your schedule shall show the cover limit that applies. Limit of coverage available to choose start from Rs. 1,000,000 upto Rs. 10,000,000

✓ **Contents at Home Cover**

Loss or Damage to the Contents within the residential premises (including garages and outbuildings). Your schedule shall show the cover limit that applies. Limit of coverage available to choose start from Rs. 500,000 upto Rs. 10,000,000

In addition to above, with 'Premium' you can also get cover for:

✓ **Loss of Rent**

The Building cover can be extended to cover the cost of alternate accommodation which may be incurred in case the house is damaged to the extent that it is uninhabitable, till the house is repaired enough to restart living there. This coverage is available for a limit of up to 10% of Building Cover's Sum Insured for a nominal amount of additional premium.

✓ **Cash and Jewelry**

The Contents at Home cover can be extended to cover Cash and Jewelry at home in case of Burglary and housebreaking. This coverage is available for a limit of up to 30% of Content Cover's Sum Insured for a nominal amount of additional premium. This additional cover also insures your jewelry whilst in transit for up to 25% of the insured cash and jewelry limit. High valued watches (valued above Rs. 50,000 are also covered under Jewelry)

Coverages Included

This product has been designed with the intention to provide the maximum risk coverage for your Home Structure, Contents & Valuables. Some major risks covered are listed below:

- Fire & Lightning
- Riot & Strike
- Malicious Damage
- Explosion
- Impact Damage
- Atmospheric Disturbance
- Aircraft Damage
- Burglary
- Loss of Rent
- Earthquake

- Accidental Glass Breakage (Glazing)
- Accidental damage to underground tanks

Product Features

Most beneficial features of Jubilee General HomeCare insurance include:

- Freedom to select the value and extent of coverage required. This means that if you require just coverage for your Building or Contents, you can easily do so and that too for up to Rs. 10,000,000 each
- NO requirement of declaration at time of buying insurance
- NO Underinsurance applicable
- Quick & Easy Claim Settlement process
- As a policyholder of Jubilee General's Home Insurance Program, you can also avail a value-added service of unlimited audio or video consultations from a General Physician and from a Specialist Doctor, through Sehat Kahani's mobile application / website.

**** Online Doctor Consultation is being provided by, owned, and operated by a third party "Sehat Kahani", over which Jubilee General has no control, neither Jubilee assumes any liability arising due to the quality of service being provided by the third-party vendor.***

Exclusions and Deductibles

This product has a deductible of 10% of loss amount applicable on each and every loss. Following Exclusions shall be applicable

- Loss or Damage due to normal wear and tear
- Loss or Damage due to Terrorism, war, self-destruction etc
- Mysterious disappearance
- Theft/ burglary of contents placed out of residential premises
- Any consequential loss.
- Damage due to Ionizing radiations or contamination or combustion of nuclear fuel.
- Damage due to radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Any loss or damage or liability, whether directly or indirectly by reason of, or in connection with war, invasion, terrorism, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution.
- Any loss destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Others- Please refer to the policy document for complete set of exclusions.

Period of Insurance

The policy period is of 12 months with the start and end date of cover appearing on your policy schedule

Contact Us!

If you need any further assistance on this product or have some queries, contact us on

UAN: 111 654 111. Tel: (021) 32416022-26

Toll-Free: 0800-03786

Fax: (021) 32438738, 32416728

Email: info@jubileegeneral.com.pk

Website: www.jubileegeneral.com.pk