ADNIC
شركة أبوظبي الوطنية للتأمين
ABU DHABI NATIONAL INSURANCE COMPANY
YOUR RELIABLE INSURER

بنك أبوظبي التجاري
ADCB

List of Benefits			
Damage & Losses to the contents of the subject property located at the stated address including household goods and personal effects as per Home Insurance Policy Wording and subject to the relevant Terms, Conditions & Exclusions.	**Maximum Benefit Limit in AED**		
Contents in your Home (Loss or Damage)	**50,000**	**100,000**	**150,000**
Loss of Rent or Cost of Alternative Accommodation Such payment shall be six months rental value or given sum insured value, whichever is lesser and subject to maximum indemnity period of 6 months	**20,000**	**40,000**	**60,000**
Contents Temporarily Removed - Loss of or damage to contents	**10,000**	**25,000**	**35,000**
Contents in the open – Loss of or damage to contents	**2,500**	**5,000**	**7,500**
Theft / Loss of Keys - Cost of replacing locks / lock mechanisms up to given value	**500**	**500**	**500**
Household Removals - Loss of or damage to contents while in transit from home to another location including loading and unloading within the Geographical Limits of U.A.E. provided that such removals are carried out by professional removal contractors. Such payment shall not exceed given Sum Insured in total by any of the above listed perils.	**25,000**	**50,000**	**75,000**
Visitor's Personal Effects - in total for loss or damage.	**2,500**	**3,750**	**5,000**
Tenants Liability - All sums up to given sum insured value for which the tenant is legally responsible / liable.	**100,000**	**200,000**	**300,000**
Personal money & credit cards – up to the given value	**1,500**	**2,500**	**5,000**
Loss of documents (passport, driving license work permit etc.)	**500**	**1,000**	**1,500**
Workmen's compensation in respect of a domestic servant sponsored by the insured. To pay up to the sums shown below:			
1. Death or Permanent Total Disablement	**30,000**	**60,000**	**90,000**
2. Medical Expenses	**2,500**	**5,000**	**7,500**
3. Repatriation Expenses	**2,500**	**5,000**	**7,500**
Deductible: AED 250 each and every loss for all of the above benefits			
Annual Premium in AED	**325**	**400**	**550**
THIRD PARTY & NEIGHBORS' LIABILITY - In the event of Accidental bodily injury or death of any person or Accidental loss or damage to property, all sums up to given sum insured value for which the Insured is legally responsible / liable to pay to Third Party and Neighbors. Deductible of AED 1,000 each and every loss to apply	**100,000**	**200,000**	**300,000**
OPTIONAL COVER – PERSONAL ACCIDENT			
Fatal Injury Benefit to the Insured or Spouse - In the event of your death or of your spouse as a direct result of injury caused in your home by fire, explosion, lightning, or thieves, to pay in total the agreed sum provided death ensues within three months of such injury.	**50,000**	**100,000**	**150,000**
Annual Premium in AED	**50**	**100**	**150**