

# Methaq Residence Plus Insurance



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Your home is your world. It is probably your most prized possession. But even the most secure house is vulnerable. It is exposed to many events like accidents, burglary and fire to name a few. It is important that you protect your home from any such eventuality.

You can count on Methaq as your trusted partner to provide you the necessary financial protection for your home from common perils. We can also cover your legal responsibilities when you accidentally cause damage to your neighbour's or landlord's property, such as your child's football crashing through their very expensive window or damage to the walls of your rented home from a fire due to the oven accidentally being left on. Your domestic help may slip on a bar of soap and hurt himself / herself. Not only is the domestic help out of service for some time, you are under moral obligation to compensate for the injury. You could also incur legal liability and court may award compensation against you.

Methaq's Residence Plus policy is nicely packaged to cover the above eventualities.

## Covers at a glance

### Buildings

If you own the buildings you can cover them against fire, perils and accidental damage. You are also covered for the following:

- a. cost of alternative accommodation
- b. accidental damage to underground pipes etc.
- c. accidental breakage of glass and sanitary fittings
- d. your legal liability as property owner in respect of third party bodily injury or property damage

### Contents

We cover loss or damage to contents at your home due to fire, perils and accidents. We also cover the following:

- a. food in refrigerators
- b. loss of personal money and credit cards
- c. fraudulent use of credit cards
- d. loss of rent or cost of alternative accommodation
- e. loss of keys
- f. loss of metered water
- g. your legal liability as occupant of your home in respect of third party bodily injury or property damage
- h. Your legal liability to the landlord as tenant.



### Personal effects and valuables

We cover accidental loss or damage to your personal effects and valuables while they are in your home or while you wear them or take them out anywhere in the world for a maximum of 60 days. You will need to specify valuables exceeding AED 5,000 in value in respect of any single item.

### Personal Accident cover for you and your spouse

If you or your spouse meets with an accident while you are at home resulting in death or bodily injury, we will pay a fixed monetary compensation

### Domestic Servants

We cover your domestic servant for a fixed amount of benefit if they meet with an accident while performing their work that causes his/her death or bodily injury.

We also cover the medical and repatriation costs associated with the covered injury.

### Exclusions

Some of the major exclusions under the policy are given below. This policy does not provide any cover in respect of:

- Loss or damage due to mechanical or electrical breakdown
- Loss or damage by subsidence, heave or landslip
- Loss or damage happening when the buildings are unoccupied for over 30 days
- Loss, damage or liability caused by domestic pets
- Liability arising out of motor vehicle, water craft or air craft
- War and terrorism
- Any loss in market value
- Contamination and Pollution
- Gradually operating cause such as wear and tear

**Note:** This brochure only lists the main features of the cover. For more details on terms and conditions please read the policy document.