

AL ALAMIYA FOR COOPERATIVE INSURANCE COMPANY

Registered Head Office

Office No. 203 , 2nd Floor, Al Abdul Latief Building, Prince Mohamed Bin Abdel Aziz Street
Al Suleimaniah, P.O. Box 6393, Riyadh 11442
(Commercial Registration No. 1010287831)



Home Insurance Policy

Policy Number: _____

Date: ___/___/___ H Corresponding To: ___/___/___ G

SECTION GUIDE

Please note that not all of the sections listed below will apply to your policy. Those which do apply are shown in your policy schedule.

- Article 1 : DEFINITIONS
- Article 2 : MAKING A CLAIM
- Article 3 : GENERAL PROVISIONS
- Article 4 : AGREEMENT
- Article 5 : COVER
 - : COVER SECTION 1 - BUILDINGS
 - : COVER SECTION 1a - BUILDINGS EXTRA DAMAGE
 - : COVER SECTION 2 - CONTENTS
 - : COVER SECTION 2a - CONTENTS EXTRA DAMAGE
 - : COVER SECTION 3 - PERSONAL POSSESSIONS
- Article 6 : GENERAL EXCLUSIONS
- Article 7 : POLICY CONDITIONS

Our Offices

Jeddah: 1st Floor, Obekan Building, Prince Sultan Street, Al Zahra District, Jeddah (Tel: 00 966 2 692 7085 Fax: 00 966 2 692 7125)

Al Khobar: 202, Olaya Centre, Mekka Al Mokrama Street, Al Khobar (Tel: 00 666 3 898 5570 Fax: 00 9663 895 4051)

Riyadh: Office No. 203, 2nd Floor, Home Centre Building, Tahlia Street, Suleymaniah, Riyadh (Tel: 00 966 1 465 1520 Fax: 00 966 1 464 5457)

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Article 1: Definitions

The words defined below will have the same meaning wherever they are shown in your policy.

Home: The private house or self-contained flat at the address shown in the schedule.

Buildings: The home and domestic outbuildings, garages, swimming pools, tennis courts, patios, terraces, drives, footpath, walls, gates, hedges and fences, including landlords fixtures and fittings, all on the same site.

Fees: Architects, surveyors and other professional fees which you have to pay in connection with repairing or reinstating the buildings.

This does not include costs which you have to pay to prepare a claim or those you incur without **our** permission.

Removal of Debris: Any amount we agree to pay for removing debris, demolishing, propping or shoring up parts of the buildings which have been damaged.

Local Authority Requirements: The additional costs you have to pay to repair the damage to comply with any Government or Local Authority requirements or regulations.

This does not include costs for complying with requirements of regulations notified before the loss or damage occurred.

Accidental Damage: Damage caused by violent external means. But not including damage caused by a deliberate act of any member of your household.

Contents: This includes

- Household goods and other articles, in the home or its domestic outbuildings or garages, owned by any member of your household including motorized gardening equipment.
- Fixtures and fittings, for which you are responsible, as occupier.
- Valuables, Clothing, Personal effects or Money owned by any member of your household.
- Visitors' personal possessions not otherwise insured.

This does not include:

- (a) Caravans, boats, motor vehicles, trailers, vessels, aircraft and their respective accessories while attached.
- (b) Living creatures.
- (c) Money and stamps belonging to resident domestic servants.
- (d) Securities, certificates other than savings certificates and documents.
- (e) Property used or held for business professional purposes.
- (f) Property more specifically insured by this or another policy.

Valuables: Articles made of precious metal, jewellery, furs, pictures, work of art, and collections of coins, medals or

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stamps.

Personal Effects: Articles of personal use, normally worn, or carried about by the person in everyday life. This does not include tools or instruments used or held for business or professional purposes.

Money: Cash, bank and currency notes, cheques, money orders, postage stamps (not forming part of a collection) savings stamps and savings certificates, travellers' cheques and gift tokens - used or held solely for private, social and domestic purposes.

This does not include securities, certificates, (other than savings certificates and documents, held for business or professional purposes).

Excess: The first part of a claim which you must pay. If claims are made under two or more covers for loss or damage caused by the same insured cause at the same time, only the highest excess will be deducted from the total amount of the agreed claim.

Unoccupied: Not lived in by any member of your household or by any other person with your permission.

Subsidence: Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.

Policy Holder/you/your: Those named in the schedule as the Insured.

Company/we/us/our: Al Alamiya for Cooperative Insurance Company.

Compensation: shall mean damages and any compensation payable to domestic employees under the terms of the Workmen's Compensation Law(s) or for which the Insured may otherwise be held legally liable.

Article 2: Making a Claim

We aim to make the process of making a claim as simple as possible. All you have to do is:

1. Check your policy schedule and policy wording to see whether the loss or damage is covered and if any specific evidence is required.
2. Read the Policy Conditions (Article 7 on page 21) and General Exclusions on (Article 6 on page 18) and follow any instructions given.
3. Inform the police as soon as you can if the property has been stolen and maliciously damaged or you lose a valuable item.
4. Contact the claims team on the numbers below, they will take as many details as possible on the phone. A claim form will be sent to you, which should be completed and returned with all the required supporting evidence to the Company.

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+966 1 465 1520

JEDDAH

+966 2 692 7085

AL KHOBAR

+966 3 898 5570

Or emailing us at: feedback@sa.rsagroup.com

5. Whenever necessary, please arrange for emergency repairs to be carried out in order to prevent further damage to your property.
6. Where repairs are not immediately required, please organize two estimates wherever possible and send them to us with your claim form. Do not delay sending the claim form. The estimates can follow later.
7. If your claim includes damage to boilers or tanks, you must not dispose of the damaged items.
8. If someone is making a claim against you for any injury to them or damage to their property, you must send us full details, in writing, as soon as possible. Any letters or documents you receive should be sent to us, unanswered, without delay. It is important that we deal with the matter on your behalf.

What we will do

In most cases, we are able to settle the claim on the information you have given on your claim form, when supported with the original documentation we require. Occasionally to help us agree to a quick and fair settlement of a claim, it may be necessary for us to appoint an agent. When we do, our agent will contact you as quickly as possible to arrange an appointment to discuss the claim. We will pay any fee involved.

Our claims team takes pride in its service and will do all what they can to help you.

Article 3: General Provisions

1. The Insured is requested to read this Policy carefully and to advise the Company immediately if there are any errors, or if any alterations or clarifications are required. Alterations will not be agreed to be effective retroactively, if advised after occurrence of an event giving rise to a claim and if relevant to such claim.
2. This Policy, the Schedule and any Memoranda or Endorsements (if any) shall be read together and considered as one document and any word or expression to which a specific meaning has been given in any of them, shall bear such meaning wherever it may appear.

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Article 4: Agreement.

The Insured and the Company agree that:-

1. This Policy shall be evidence of the contract between them.
2. The Proposal shall be incorporated in and be the basis of the contract.
3. The Insured will pay the Premium in accordance with the Premium Payment Terms.
4. The Company will provide the Insurance specified herein, subject to the Terms of this Policy.
5. The following shall be conditions precedent to any liability of the Company to make any payment under this Policy:
 - a. Observance of the Terms of this Policy relating to anything to be done or complied with by the Insured.
 - b. The truth of the statements and answers in the Proposal.

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Article 5: Insurance Cover

Cover Section 1: The Building.

WHAT WE COVER

The buildings are insured against damage by the following causes:

1. Fire, Explosion, Lightning, Earthquake

2. Smoke

a) Excluding damage caused by agricultural or industrial operations or any gradual process.

3. Escape of water or oil from any fixed water or cooling installation or domestic appliance

Excluding:-

a) Damage to the component or appliance from which the water or oil escapes.

b) Damage occurring after your home has been unoccupied for 60 consecutive days.

4. Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

a) Excluding damage caused by insects, birds or domestic pets.

5. Falling trees or branches

a) Excluding damage to gates, hedges, fences or tennis courts.

6. Falling receiving aerials and their fitting or masts

a) Excluding damage to aerial, fitting or mast.

7. Riot, Civil Commotion, Strike, Labour or Political Disturbance

8. Malicious persons or vandals

a) Excluding loss or damage occurring after your home has been unoccupied for 60 consecutive days.

9. Storm or Flood

Excluding:-

a) Damage to gates, hedges, fences or tennis courts.

b) Damage caused by frost.

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10. Theft or attempted theft

Excluding:-

- a) Loss or damage caused by you or your household.
- b) Loss or damage occurring after your home has been unoccupied for 60 consecutive days.

Cover Section 1a: Building Extra Damage.

WHAT WE COVER

1. Accidental damage

Excluding:-

- a) Damage whilst your home or any part of it is lent or let.
- b) Damage caused by wear and tear, settlement or shrinkage.
- c) Damage caused by wet or dry rot, frost, atmospheric or climatic conditions, vermin, insects, domestic pets, fungus or a gradually operating cause.
- d) Damage caused by faulty workmanship, defective design or the use of defective materials.
- e) The cost of maintenance and normal redecoration.
- f) Any deliberate act of any member of your household.
- g) Any loss, destruction or damage specifically excluded elsewhere in this policy.

2. Pipes and Cables

Accidental damage to those underground services supplying the buildings.

- a) Excluding damage which you are not legally responsible to repair.

3. Glass and Sanitary Ware

Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels, ceramic hobs and washbasins, pedestals, baths, sinks, lavatory pans and other sanitary ware in the buildings.

4. Water and Cooling Installations

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Damage to any fixed domestic water appliance caused by freezing.

Excluding:-

- a) Damage resulting from rusting corrosion or general wear and tear.
- b) Damage occurring after your home has been unoccupied for 60 consecutive days.

5. Rent and Alternative Accommodation

If your home is made uninhabitable by any of the causes insured we will pay for:

- a) The rent you should have received but have lost whilst your home is unfit to live in.
- b) Reasonable additional cost of comparable alternative accommodation until your home is fit to live in again.

Excluding costs which you incur without our written permission.

6. Cover during Sale

If you contract to sell the buildings, the purchaser who completes the sale shall have the benefit of the insurance provided by this cover up to the date of completion, provided the buildings are not otherwise insured.

7. Subsidence

Physical loss or damage to property insured resulting from subsidence, or ground heave of any part of the site on which the property stands.

Excluding:-

- (a) The first SAR 2000 of each and every loss.
- (b) Damage to yards, car parks, roads, footpaths, walls, gates and fences, unless also affecting a building insured hereby.
- (c) Damage caused by or consisting of:
 - 1. The normal settlement or bedding down.
 - 2. The settlement or movement of made up ground and/or reclaimed land.
 - 3. Defective design or workmanship or the use of defective materials.
 - 4. Coastal or river erosion.
 - 5. Gradually operating causes.

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6. Damage occurring whilst the property insured or any part thereof is in course of construction, erection or undergoing excavations, demolition, structural alteration or structural repair.
 7. Damage occurring whilst any bordering third party property is in course of construction, erection or undergoing excavations and structural alterations.
- (d) Damage which originated prior to inception of this cover.
- (e) The deductible stated under the schedule for each and every loss at each separate premise.
- (f) Any sum in excess of SAR 14 million per building on any one claim and in the aggregate during any one period of insurance.

8. Owners Liability to the Public

We will indemnify you as owner (and not occupier) of the buildings including costs agreed by us in writing, up to a limit of SAR 1,000,000 which you become legally liable to pay in respect of:

1. Accidental bodily injury, death or disease of any person.
2. Accidental loss of or damage to property.

Excluding:-

- (a) Any liability directly or indirectly arising from injury, death or disease of any member of your household.
- (b) Any liability directly or indirectly arising from Loss of or damage to property owned, occupied or in the custody or control of any member of your household.
- (c) Any liability arising out of an agreement unless such liability would have existed without the agreement.
- (d) Any liability arising out of your employment, business or profession.

Note – In case of death your legal personal representatives will have the protection of this cover.

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Cover Section 2: The Contents

WHAT WE COVER

The contents are insured against loss or damage by the following causes while they are in your home or its domestic outbuildings and garages:

The maximum we will pay in relation to valuables is 25% of the total contents sum insured unless the schedule shows an increased amount.

1. Fire, Explosion, Lightning or Earthquake

2. Smoke

(a) Excluding loss or damage caused by agricultural or industrial operations or any gradual process.

3. Escape of water or oil from any fixed water or cooling installation or domestic appliance

Excluding:-

(a) Damage to the component or appliance from which the water or oil escapes.

(b) Loss or damage occurring after your home has been unoccupied for 60 consecutive days.

4. Impact with a building involving an aircraft, aerial device or anything falling from them, or by a vehicle, train or animal

Excluding:-

(a) Damage caused by insects, birds or domestic pets.

5. Falling trees or branches

6. Falling receiving aerials and their fittings or masts

7. Riot, Civil Commotion, Strike, Labour or Political Disturbance

8. Malicious persons or vandals

(a) Excluding loss or damage occurring after your home has been unoccupied for 60 consecutive days.

9. Storm or Flood

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10. Theft or attempted theft

Excluding:-

- (a) Loss by deception, unless it is only entry that is gained by deception.
- (b) Loss or damage caused by you or your household.
- (c) Loss while your home or any part of it is lent or let unless force is used to gain entry into or exit from your home or its outbuildings or garages.
- (d) Loss of money from your home unless force is used to gain entry into or exit from your home.
- (e) Loss of money from outbuildings or garages.
- (f) Loss or damage occurring after your home has been unoccupied for 60 consecutive days.

Cover Section 2a: Contents Extra Damage

WHAT WE COVER

1. Accidental damage to household goods, appliances and fixtures and fittings other than landlords whilst in your home.

Excluding:-

- a) Damage to clothing, personal effects or money.
- b) Damage whilst any part of the Home is lent or let.
- c) Damage caused by wear and tear, settlement or shrinkage.
- d) Damage caused by wet or dry rot, frost, atmospheric or climatic conditions, vermin, insects, domestic pets, fungus or a gradually operating cause
- e) Damage caused by faulty workmanship, defective design or the use of defective materials.
- f) Damage caused by repairing, restoring, renovating, cleaning or dyeing.
- g) Deterioration of food.
- h) Damage solely caused by mechanical or electrical fault or breakdown
- i) Excluding any deliberate act of any of your household.
- j) Any loss, destruction or damage specifically excluded elsewhere in this policy.

2. Loss of Money used or held solely for private social or domestic purposes

Excluding:-

- a) Securities, certificates other than savings certificates, and documents.

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- b) Depreciation in value of Money.
- c) Loss of Money caused by errors or omission in payments, receipts, or book-keeping.
- d) Loss of Money not reported to the Police.
- e) Loss of Money used or held for business or professional purposes.

We will pay a maximum up to SAR 1,000.

3. Deep Freezer Contents

Loss of or damage to food, in a domestic deep freezer, caused by:

- a) A rise or fall in temperature.
- b) Contamination from refrigerant or refrigerant fumes.

We will also pay for loss or damage to food which has been removed from the deep freezer following an incident insured by this cover.

Provided always that:-

- a) We will not be liable for more than SAR 2,500 any one claim and in the aggregate during the policy period.
- b) Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority is excluded.
- c) Loss or damage resulting from willful neglect by you or your household is excluded.
- d) Loss or damage to food in your deep freezer if the compressor unit is more than 10 years old is excluded.

4. Mirrors and Glass

Breakage of mirrors, glass or ceramic tops to furniture and fixed glass in furniture.

Excluding:-

- a) Damage to light fittings.
- b) Damage occurring after your home has been unoccupied for 60 consecutive days.

5. TVs, Videos, Computers

Accidental Damage to televisions video players and recorders, home computers and audio equipment in your home and their receiving aerials.

Excluding:-

- a) Mechanical or electrical breakdown.
- b) Damage caused by cleaning, assembling, repairing or dismantling of the apparatus.

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- c) Damage to items designed to be portable (other than home computers) or to records, recording tapes or discs.
- d) Damage occurring after your home has been unoccupied for 60 consecutive days.

6. Rent and Alternative Accommodation

If your home is made uninhabitable by any of the causes insured, we will pay the rent which you still have to pay for parts of your home which are unfit to live in reasonable additional costs of comparable alternative accommodation until your home is fit to live in again. The maximum we will pay is 20% of the contents sum insured as stated on the policy schedule.

7. Door Locks

In the event of the theft of Keys to any external doors of your Home during the policy period, we will indemnify you for the costs of Replacement locks and Keys together with the costs of installation.

The maximum amount we shall pay under this extension is SAR 500.

8. Contents temporarily removed to the garden

Loss of or damage to the contents by any cause insured by Cover Section 2 – Contents occurring in the open but within the boundaries of the land belonging to the home – up to SAR 500.

Excluding:-

- (a) Loss or damage caused by storm or flood.

9. Temporary Removal

Loss of or damage to the contents by any cause insured by Cover Section 2 – Contents while temporarily removed from your home into:

- a) A bank safe deposit, occupied private dwelling or any building where any members of your household are living or carrying on their business within the Kingdom of Saudi Arabia.
- b) Elsewhere in the Kingdom of Saudi Arabia.

Excluding:-

1. Loss or damage in a furniture depository.
2. Loss or damage caused by malicious persons or vandals.
3. Loss or damage caused by storm or flood to property not in a building.
4. Loss or damage by theft unless force is used to gain entry into or exit from a building.

10. Legal liability and worldwide personal liability

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AL ALAMIYA FOR COOPERATIVE INSURANCE COMPANY

Registered Head Office

Office No. 203 , 2nd Floor, Al Abdul Latief Building, Prince Mohamed Bin Abdel Aziz Street
Al Suleimaniah, P.O. Box 6393, Riyadh 11442
(Commercial Registration No. 1010287831)



Home Insurance Policy

We will indemnify you including costs agreed by us in writing, which you or any member of your household becomes legally liable to pay in respect of:

- a) Accidental bodily injury, death or disease of any person.
- b) Accidental loss or damage to property.

Arising:

- a) As occupiers (but not owners) of your home.
- b) In any other personal capacity in the Kingdom of Saudi Arabia or worldwide during a temporary visit for a period not exceeding 30 consecutive days.

Subject to:

Our liability shall not exceed SR 1,000,000 any one claim including costs, other than USA & Canada where a reduced limit of SAR 250,000 any one claim including costs shall apply.

Excluding:-

- a) Loss of or damage to property owned or in custody or control of you or any member of your Household.
- b) An agreement unless the liability would have existed without the agreement.
- c) The employment, business or profession of you or any member of your household.
- d) Mechanically or electrically propelled vehicles (other than gardening equipment) boats, aircraft, model aircraft or caravans owned by or in the custody or control of you or any member of your household.
- e) Animals which escape from land (other than your home) on which they are usually kept.
- f) Injury, death or disease of any member of your household or damage arising out of:
 - i. The ownership of land or buildings by you or any member of your household.
 - ii. The occupation of land or building by any member of your household other than your home.
 - iii. Any deliberate act.
 - iv. A contract of service and arising out of the work they are employed to do.
 - v. Your own employment, business or profession or that of any member of your household.
 - vi. Transmission of any communicable disease or virus suffered by any member of your household or any domestic servant.

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Home Insurance Policy

If you or the member of your household claiming should die, their legal personal representatives will have the protection of this cover.

11. Employer's Liability - Domestic staff

This cover is applicable only when mentioned in your policy schedule.

The Company will indemnify the Insured against legal liability, other than as provided for under the Workmen's Compensation Law(s), for Compensation and claimant's costs and expenses in respect of Injury to any domestic employee in the Insured's immediate service caused within the Kingdom of Saudi Arabia during the Period of Insurance and arising out of and in the course of domestic employment under a contract of service with you.

Provided always that:-

- a) The Company shall not pay more than SAR 250,000 including costs agreed by us in writing.
- b) The Company shall not be liable for any actual or alleged liability whatsoever for any claim or claims in respect of Injury directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
- c) Loss of or damage to property, or injury, illness or disease arising out of your own employment, business or profession or that of any member of your household is excluded.

12. Tenant's Liability for Damage

If you are a tenant of your home and not the owner, insurance is provided for up to a limit of 20% of the sums insured on contents which you are liable to pay under the terms of your tenancy agreement for:

a) Buildings:

Damage to the buildings of your home by any of the causes listed under Cover 2 – THE CONTENTS (other than fire).

b) Decorations and Fixtures:

Damage to the internal decorations or landlords fixtures and fittings of your home from any of the causes listed under Cover 2 – THE CONTENTS.

c) Pipes and Cables:

Accidental damage to those underground services supplying the buildings.

d) Glass and Sanitary Ware:

Breakage of fixed glass in walls, doors and roofs including double glazed units, solar panels and washbasins, pedestals, baths, sinks, lavatory pans and other sanitary ware in the **buildings**

Policy Limit / Amount Payable:

The maximum amount payable is 20% of the sum Insured on the contents in any one period of insurance.

13. Furniture in Transit

Accidental loss of or damage to the contents during their transit by land by professional removal contractors from your existing home directly to your new home subject to both homes being in the Kingdom of Saudi Arabia.

Excluding:-

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- The first SAR 250 of each claim in addition to the excess shown in the schedule.
- Loss of money.
- Damage caused solely by wear, tear or depreciation, vermin, insect, domestic pets, mildew or fungus.
- Loss or damage to property in storage.
- Loss of or damage to visitors' personal possessions.
- Loss of or damage to china, glass, earthenware and other items of a brittle nature, unless they have been packed by professional packers.

Cover Section 3: Personal Possessions

WHAT WE COVER

Property owned by any member of your household. Cover applies anywhere in the Kingdom of Saudi Arabia and for up to 60 days worldwide in any period of insurance.

Excluding:-

- Loss or damage listed below under "General Exclusions to Cover 3".
- Any article used solely for business or professional purposes.
- Loss or of damage to the property or money of a school child or student unless the property or money is in the custody or control of you or your spouse.

1. Accidental loss of or damage to valuables, clothing and personal effects

Excluding:-

- Any valuable, item of clothing or personal effects exceeding SAR 5,000 in value.
- Pedal cycles.
- Sports equipment and specialized sports clothing.

2. Bank and Credit Cards

We shall indemnify you for Loss from fraudulent use by unauthorized persons of credit, cheque, bankers and cash cards issued in the Kingdom of Saudi Arabia.

- Excluding losses not reported to the police and in the case of credit cards, the issuing organization within 24 hours of

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discovery.

- b) Excluding loss arising out of the fraudulent use by unauthorized persons of charge cards.

3. Loss of Documents

This cover is applicable only when mentioned in your policy schedule.

The Company will reimburse the cost of making a duplicate passport, driving license, work permit, residence permit, base pass and/or Iqama which is/are accidentally damaged or lost while within the geographical limit and while temporarily elsewhere in the world for not more than 60 days in any period of insurance.

The maximum amount which can be indemnified is SAR 1000 per document subject to a maximum of SAR 3000 for all documents during the period of insurance.

Provided always that:

- a) Reimbursement will be for the cost of making a similar duplicate, advertisement fees if required, fines and penalties if imposed and other out of pocket expenses for which bills must be produced.
- b) This cover applies only to you, your spouse and up to 2 children normally residing with you.

Cover applies anywhere in the Kingdom of Saudi Arabia and for up to 60 days worldwide in any period of insurance

Excluding:-

- a) The first SAR 100 of each and every loss.
- b) Renewal or extension costs of the lost or damaged document which you would have had to bear if there had been no loss.

4. Sports Equipment

Accidental loss of or damage to sports equipment and specialized sports clothing owned by any member of your household

Excluding:-

- (a) Loss or damage listed below under "General Exclusions to Cover 3".
- (b) Equipment for mountaineering, potholing, skiing, windsurfing and underwater sports, motor vehicles, trailers, caravans, boats, vessels, aircraft and their respective accessories.
- (c) Living creatures.
- (d) Clothing other than specified sports clothing.
- (e) Pedal cycles.
- (f) Loss or damage while taking part in organized racing (other than on foot) or professional sport.
- (g) Loss or damage to racquets, cricket bats or golf clubs whilst in play.

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(h) Loss or damage to golf balls unless contained in the golf bag at the time of the loss or damage.

5. Pedal Cycles

Accidental loss of or damage to pedal cycles owned by any member of your household.

Excluding:-

- Loss or damage listed below under "General Exclusions to Cover 3".
- Theft of the cycle or parts of the cycle unless the cycle is in a locked building or has been immobilized by a security device.
- Loss or damage while the cycle is being used for racing.
- Loss or damage to tyres or accessories unless the cycle is lost or damaged at the same time.

Note: Cover applies anywhere in the Kingdom of Saudi Arabia and for up to 60 days worldwide in any period of insurance

General Exclusions to Cover Section 3

We will not pay for:

- Damage due to wear and tear.
- Damage caused by cleaning, repairing, restoring or renovating.
- Damage caused by vermin, insects, domestic pets, mildew or fungus.
- Damage solely caused by mechanical or electrical breakdown.
- Loss or damage caused by nationalization or confiscation by any authority.
- Loss by deception unless it is only entry into your home that is gained by deception.

Article 6: General Exclusions.

WHAT WE DO NOT COVER

1. RADIOACTIVE CONTAMINATION AND WAR RISKS

Any loss or damage to property, legal liability, expense, consequential loss or bodily injury directly or indirectly caused by or arising from or contributed to by:

- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

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- b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
- c) Any liability, loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.
- d) War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- e) Acts of terrorism committed by a person or persons acting on behalf of in connection with any organization.

For the purpose of this condition, "terrorism" means the use of violence for political ends and include and use of violence for the purpose of putting the public or any section of the public in fear.

2. SONIC BANGS

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.

3. EXISTING DAMAGE

Any loss or damage occurring before cover commences.

4. LOSS OF VALUE

Loss in value of property other than that specified under paragraph 2 (b) of claims settlements for cover section 1 if the claim is to be settled on this basis.

5. WEAR AND TEAR

Wear and Tear by any gradually operating cause.

6. CONSEQUENTIAL LOSS

Consequential Loss of any kind or description by you or your household.

7. MATCHING OF ITEMS

The costs of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, colour or design when damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

8. HIV

No section of this policy shall apply in respect of, and this policy does not cover, any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immune-Deficiency Virus) and/or any HIV related illness, including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof, however caused.

9. POLITICAL RISKS

This policy excludes loss destruction or damage directly or indirectly occasioned by or through or in consequence of:

- a) War, invasion, act of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war.

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- b) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power or any act of any person acting on behalf or in connection with any organization with activity directed towards the overthrow by force of its government de jure or de facto or to the influencing of it by terrorism or violence, martial law and confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

10. TERRORISM

- a) This insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- b) For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- c) This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- d) If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.
- e) In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

11. ELECTRONIC RISK

This policy does not cover:

- a) Any damage to data, which shall include but shall not be limited to:
1. Loss destruction or corruption of data whether in whole or in part.
 2. Unauthorized appropriation use access to or modification of data.
 3. Unauthorized transmission of data to any third parties.
 4. Damage arising out of any misinterpretation use or misuse of data.
 5. Damage arising out of any operator error in respect of data.
- b) Any damage to the property Insured arising directly or indirectly from:
1. The transmission or impact of any virus.
 2. Unauthorized access to a system
 3. Interruption of or interference with electronic means of communication used in the conduct of the insured's business including but not limited to any diminution in the performance of any website or electronic means of communication.
 4. Breakdown or failure of a System in each case other than damage to the property Insured caused by any of the covers insured provided that such damage does not arise by reason of any malicious act or omission or

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5. Any of the contingencies described in paragraph (a) above.

c) The following definitions apply to this exclusion:

1. Damage means for the purposes of this exclusion loss or destruction or damage to the property insured and any loss or destruction of or damage to data.
2. Data means information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware.
3. Breakdown or failure of a system means the complete or partial failure or inability whether in terms of availability functionality and/or performance or otherwise of a System whether or not owned by the Insured to operate at any time as desired as specified or as required in the circumstances of the Insured's business activities.
4. System includes computers other computing and electronic equipment linked to computer hardware electronic data processing equipment microchips and anything which relies on a microchip for any part of its operation and includes for the avoidance of doubt any computer installation.
5. Microchip: a unit of packaged computer circuitry manufactured in small scale and made for programme logic and/or computer memory purposes and expressly including integrated circuits and micro controllers.
6. Virus: programming code designed to achieve an unexpected unauthorized and/or undesirable effect or operation when loaded onto a system transmitted between systems by transfer between computer systems via networks extra-nets and internet or electronic mail or attachments thereto or via floppy diskettes or CD-ROMs or otherwise and whether involving self replication or not.

This also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Article 7: Policy Conditions.

These are the conditions, together with any special terms, that apply to the entire policy.

1. Policy Terms and Conditions

You and members of your household covered under this policy must comply with its terms and conditions.

2. Precautions

You must take all reasonable steps to prevent loss damage or accident and maintain the insured property is in a sound condition and good repair.

3. Other Insurance

If any loss, damage or legal liability covered under this policy is also covered by any other insurance we will not pay more than

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Home Insurance Policy

our ratable proportion of any claim.

4. Cancellation

This Policy may be cancelled by the Company at any time in the event that:-

- The Insured fails to pay the Premium in accordance with the Premium Payment Terms stated in the Policy.
- The Insured fails to comply with any Warranty or risk improvement in the manner and within the time required and expressed by the Company in this Policy or otherwise in writing.
- If there has been any fraudulent misrepresentation, misdescription or non-disclosure of any material fact.

(Definition: A material fact is one which affects the judgment of the Company in deciding whether to accept a risk or not and if it decides to accept, the terms upon which the Company will do so. For an existing insurance it affects the Company's judgment of whether they wish to continue to insure the risk and if so on what terms).

- The Insured's interest in this Policy has ceased or substantially and materially altered.
- There has been a material change in occupation, process, procedure or other material alteration in risk.

Other than in respect of c. above, when the Company elect to cancel this Policy it will give the Insured 30 days written notice thereof and shall be liable to repay a ratable proportion of the Premium for the unexpired term from the date of the cancellation. When the Company elects to cancel this Policy in accordance with c. above, the cancellation will take effect from the inception date of this Policy and the Company shall be liable to pay the whole Premium for the Period of Insurance.

This Policy may also be cancelled at any time at the request of the Insured in which case the Company will retain the short period proportion of the Premium as detailed below.

PERIOD OF INSURANCE	PROPORTION OF ANNUAL PREMIUM TO BE RETAINED BY THE COMPANY
Not exceeding one week	12.50%
Not exceeding one month	25.00%
Not exceeding two months	37.50%
Not exceeding three months	50.00%
Not exceeding four months	62.50%
Not exceeding six months	75.00%
Not exceeding eight months	87.50%
Exceeding eight months	100.00%

However, the Company shall be under no obligation to refund any Premium on a short rate basis, if there is any unpaid or outstanding claim(s) under the Policy.

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5. Notification of a Claim

When you become aware of a possible claim under this policy, you must notify us as soon practicable in writing. If there has been theft, attempted theft, vandalism or any malicious act you must also tell the police as soon practicable. You must at your own expense provide us with all details and evidence we request, including written estimates and proof of ownership or value. Any writ, summons or other legal document served on you or any member of your household in connection with a possible claim must be sent to us immediately. You must not answer any correspondence without our consent.

6. Conduct of the Claim

You must give whatever information or assistance we request and must not admit, deny or negotiate any claim without our written consent. No property may be abandoned to us.

7. Claims Settlement for Cover Section 1 & 1a: The Buildings

i. If the parts of the buildings damaged by any of the causes insured are repaired or replaced, we will pay you the cost of any necessary work done without any reduction for wear, tear or betterment if at the time of the loss:

- a) The buildings are in good repair.
- b) The sum Insured is not less than the cost of rebuilding the buildings.

ii. If the parts of the buildings damaged by any of the causes insured are not repaired or replaced, or the buildings are not in good repair, or the sum insured is less than the cost of rebuilding the buildings, we will pay you at our option:

- a) The cost of reinstating the damage less an allowance for any wear, tear or betterment or
- b) The difference between the value of the buildings prior to the destruction or damage and the value of the buildings following the destruction or damage.

iii. We will also pay the following if the parts of the buildings damaged by any of the causes insured are repaired or replaced:

- a) Fees.
- b) Removal of debris.
- c) Local authority requirements.
- d) Rent and alternative accommodation.

iv. The maximum amount payable in respect of any one incident is:

- a) For buildings - the sum insured.
- b) For rent and alternative accommodation - 20% of the sum insured on buildings in addition to the amount paid for the buildings.

v. The sum insured on buildings will not be reduced following payment of a claim.

8. Claims Settlement for Cover Section 2 & 2a: The Contents

Following loss or damage by any of the causes insured

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i. Provided that at the time of loss or damage the sum insured under this section is at least equal to the cost of replacement as new

ii. We will at our option do one of the following:

- Pay the cost of repairing.
- Pay the cost of replacing as new.
- Replace as new.
- Make cash payment for any item lost or damaged.

iii. For clothing we may make a deduction for wear, tear or betterment.

iv. If the sum insured at the time of loss or damage is not as described above, we may make a deduction for wear, tear or betterment on all items lost or damaged.

v. The maximum amount payable in respect of any one incident for Cover 2: Contents is the sum insured subject to the following limits unless the schedule shows an increased amount.

- | | |
|----------------------------------|-----------------------------|
| a) Valuables in total | 25% of Contents sum insured |
| b) Single article limit | SAR 20,000 |
| c) Money | SAR 1,000 |
| d) Visitors personal possessions | SAR 1,000 |
| e) Deep freezer contents | SAR 2,500 |
| f) Contents in the garden | SAR 500 |
| g) Replacement locks | SAR 500 |

9. Claims Settlement for Cover Section 3: Personal Possessions

We will at our option do one of the following:-

- Pay the cost of repairing
- Pay the cost of replacing as new
- Replace as new
- Make cash payment for any item lost or damaged.

Amount Payable: The maximum amount payable in respect of any one incident is:

i. For unspecified Valuables, Clothing and Personal Effects, Money and Credit Cards, the sum insured subject to the following limits:

(a) Any one item	SAR	5,000
(b) Money	SAR	1,250
(c) Credit and Cash Cards	SAR 2,500	

ii. For Specified Valuables the sum insured

iii. For Sports Equipment The sum insured

iv. For Pedal Cycles The sum insured

Our Offices

Jeddah: 1st Floor, Obekan Building, Prince Sultan Street, Al Zahra District, Jeddah (Tel: 00 966 2 692 7085 Fax: 00 966 2 692 7125)

Al Khobar: 202, Olaya Centre, Mekka Al Mokrama Street, Al Khobar (Tel: 00 666 3 898 5570 Fax: 00 9663 895 4051)

Riyadh: Office No. 203, 2nd Floor, Home Centre Building, Tahlia Street, Suleymaniah, Riyadh (Tel: 00 966 1 465 1520 Fax: 00 966 1 464 5457)

Email alamiya.insurance@sa.rsagroup.com

Website: www.alamiyainsurance.com.sa

AL ALAMIYA FOR COOPERATIVE INSURANCE COMPANY

Registered Head Office

Office No. 203 , 2nd Floor, Al Abdul Latief Building, Prince Mohamed Bin Abdel Aziz Street
Al Suleimaniah, P.O. Box 6393, Riyadh 11442
(Commercial Registration No. 1010287831)



Home Insurance Policy

10. Subrogation

Before or after we pay your claim under this policy you must, if we ask you, take, or allow us to take in your name, all the steps needed to enforce your rights against any other person. We will pay any costs and expense involved.

11. Observance Of Conditions

The due observance and fulfillment of the terms conditions and endorsements of this policy by the insured is so far as they relate to anything to be done or complied with by them shall be conditions precedent to any liability of the Company to make payment under this policy.

12. Dispute Resolution

Any dispute or controversy arising out of or in connection with this Policy shall be referred and settled by Saudi Arabian Committee for Resolution of Insurance disputes and violations according to the rules of the Arbitration Regulations issued by the Royal Decree No. M/46 dated 12/07/1403 H and any supplements or amendments thereto.

13. Distribution of surplus

In line with article 70 of the implementing regulations of the Law on Supervision of Co-operative Insurance Companies, the policyholders have the right to 10% of the surplus, if any, that the company realises through its insurance operations, directly or through the reduction of the insurance premium for the following year, as approved by the Saudi Arabian Monetary Agency.

14. Jurisdiction and applicable law

- (a) Any dispute arising out of this Policy is subject to applicable rules and regulations in the Kingdom of Saudi Arabia, and shall be referred to the Committee for the Settlement of Insurance Disputes provided for in Article 20 of the Law on Supervision of Co-operative Insurance Companies promulgated by Royal Decree No M/32 dated 2/6/1424 H.
- (b) Any lawsuit arising out of this policy shall not be approved in the event it is filed after the expiration of three years of the event giving rise to such lawsuit and which interested parties were aware of, unless there was a convincing reason to the Committee for the Settlement of Insurance Disputes.

15. Language

In the event of any difference in the meaning between the Arabic and English texts in this Policy the Arabic text is deemed to prevail.

16. Complaints Procedure

At Al Alamiya, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided then please let us know by calling our offices mentioned below:

Refer your complaint to the Complaints Officer from the Branch dealing with your query.

You can write, email or telephone, whichever is preferable to you, and ask the Branch Manager who is the Complaints Officer, to review the problem.

AL KHOBAR

Branch Manager – Al Alamiya Al Khobar Branch, Office No. 202, 2nd Floor, Olaya Centre, Makkah Al Mukarramah street, AL Aqrabiyah District., Al Khobar

Our Offices

Jeddah: 1st Floor, Obekan Building, Prince Sultan Street, Al Zahra District, Jeddah (Tel: 00 966 2 692 7085 Fax: 00 966 2 692 7125)

Al Khobar: 202, Olaya Centre, Mekka Al Mokrama Street, Al Khobar (Tel: 00 666 3 898 5570 Fax: 00 9663 895 4051)

Riyadh: Office No. 203, 2nd Floor, Home Centre Building, Tahlia Street, Suleymaniah, Riyadh (Tel: 00 966 1 465 1520 Fax: 00 966 1 464 5457)

Email alamiya.insurance@sa.rsagroup.com

Website: www.alamiyainsurance.com.sa

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Home Insurance Policy

Tel No: 00 966 3 898 5570 Fax No: 00 966 3 895 4051
Email: alamiya.khobar@sa.rsagroup.com

JEDDAH

Branch Manager – Al Alamiya Jeddah Branch 1st Floor, Obekan Building, Prince Sultan Street
Jeddah, Al-Zahra District
Tel No: 00 966 2 692 7085 Fax No: 00 966 2 692 7125
Email: alamiya.jeddah@sa.rsagroup.com

RIYADH

Branch Manager – Al Alamiya Riyadh Branch Office No. 203, 2nd Floor Abdullatif Building, Tahlia Street, Suleymaniyah, Riyadh
Tel No: 00 966 1 465 1520 Fax No: 00 966 1 464 5457
Email: alamiya.riyadh@sa.rsagroup.com

If you are unhappy with our response, you can write, telephone or email to the Complaints Manager at the address given below, who will conduct a separate investigation and full review. We will issue a letter acknowledging your complaint and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

Complaints Manager

Al Alamiya Riyadh Branch Office No. 203, 2nd Floor Abdullatif Building, Tahlia Street, Suleymaniyah, Riyadh
Tel No: 00 966 1 465 1520 Fax No: 00 966 1 464 5457
Email: compliance@sa.rsagroup.com

If you continue to be unhappy with the decision you receive, please write with full details including the Policy Number to:

Chief Executive Officer

Al Alamiya- Riyadh Office No. 203, 2nd Floor Abdullatif Building, Tahlia Street, Suleymaniyah, Riyadh
Tel No: 00 966 1 465 1520
Fax No: 00 966 1 464 5457
Email: feedback@sa.rsagroup.com

A review of your complaint will be carried out at a senior level and a final decision will be given.

WE PROMISE TO:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future

Our Offices

Jeddah: 1st Floor, Obekan Building, Prince Sultan Street, Al Zahra District, Jeddah (Tel: 00 966 2 692 7085 Fax: 00 966 2 692 7125)

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Home Insurance Policy

If you are still not satisfied after the review you have the right to escalate your complaint in line with article 20 of the Supervisory Insurance Law.

Full contact details of SAMA will be provided when we write in response to your complaint.

17. NOTICES

- Every notice or other communication to the Company required by the conditions of this Policy must be written or printed.
- The Company shall notify the Insured of the renewal or expiry date of this policy in a timely manner.

On Behalf of the Company



Our Offices

Jeddah: 1st Floor, Obekan Building, Prince Sultan Street, Al Zahra District, Jeddah (Tel: 00 966 2 692 7085 Fax: 00 966 2 692 7125)

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