

Please fill out the form below to request a Home Insurance Quotation.

We reserve the right to ask for any additional information, impose or decline special terms. The completion of the proposal form does not assume automatic acceptance.

Insured's Name: _____

Email Address: _____

Complete Postal Address: _____

Contact Number: _____

Best Time to Call: _____

Fax Number: _____

General Questions:

- | | | |
|---|-----|----|
| Is your home built of concrete? | Yes | No |
| Are you the sole occupant? | Yes | No |
| Is your home used solely as a private living accommodation? | Yes | No |
| Has your home been built on reclaimed land? | Yes | No |
| Is your home left unattended for more than 45 consecutive days? | Yes | No |
| Is your home subject to flooding? Near sea/ wadi/ cliff/ excavation? | Yes | No |
| Have you ever suffered any claim? | Yes | No |
| Has any insurer declined/cancelled/imposed special terms of conditions? | Yes | No |

Have you had any Claims / Losses in the last 3 years: Yes No
If **Yes**, please provide full circumstances of the Claims / Losses in the lines below:



Cover 1 - The Building: (At new replacement value).

Value to include outbuilding, garage, fences & landlord's fittings

Financier's interest if any e.g. mortgagee, give name address and nature of interest.

BUILDING Sum Insured: _____

Cover 2 - Contents: (At new replacement value) (within premises only)

To include household goods, furniture, valuables (Not insured under cover 3)

(Note: Items over AED 7500 each to be separately listed)

CONTENTS Sum Insured: _____

Please list CONTENTS with values in excess of AED 7500 per item.

Cover 3 A- Personal Possessions: (within UAE or 60 days worldwide)

Below AED 2500/- any one item: eg. Expensive clothing & other personal effects.

Personal Possessions Sum Insured: _____

Cover 3 B - Valuables: (within UAE or 60 days worldwide)

- Clothing, valuables which are defined as articles of precious metal, jewellery, furs, work of art, coin collections, stamp collections, medals and similar, personal effects valued above AED 2500 each item.

- Mobiles phones and similar personal electronic equipment, please provide serial number, make, model & value.

(Note: These are subject to an additional deductible of 20% of the claim amount)

Valuables Sum Insured: _____

Please list Valuables with values in excess of AED 2500 per item.



Cover 3 C - Sport Equipment: (Please list all items valued over AED 2500)

Note: Not available for windsurfing/winter sports/sub-aqua/mountaineering & potholing equipment.

Please list Sport Equipment with values in excess of AED 2500 per item.

Cover 3 D - Pedal Cycles:

Please provide make, model, serial number & value (AED).

Please list Pedal Cycles:

Cover 4 - Small Craft:

Excluding craft over 16', sailing dinghies over 16'6"; speed over 17 knots; multi hulls; jet skis or when used for racing.

Class or type of Boat: _____

Age: _____

HP of outboard motor: _____

Vessel / Boat (AED): _____

Trailer + Fittings (AED): _____

Please circle the desired additional covers:

Accidental damage to BUILDING and or CONTENTS. Yes No

Insurance for Domestic staff. Yes No

Travel Insurance. Yes No

Personal Accident Insurance. Yes No

Important Notice : DECLARATION BY THE INSURED

In addition to any other details supplied to the Insurers I, the undersigned, also declare that all the details outlined in this proposal are an integral part of the proposed HomeShield Insurance policy and are true to the best of my knowledge and belief.

Date: _____

Signature:



HOMESHIELD INSURANCE

SUMMARY OF COVER

Homesield provides a flexible approach to insuring your possessions and peace of mind, all backed by Royal's strengths of security and a fast efficient claims service.

CONTENTS

Homesield covers the contents of your home (household goods possessions and fixtures and fittings for which you are responsible) against loss or damage whilst in the home. A choice of two covers are available so that you can choose the insurance which best suits you:

STANDARD COVER:- Loss or damage caused by



Homesield pays for the full cost of repair irrespective of the age of the articles and their original cost except for clothing and household linen where a deduction may be made to allow for the age and condition of the items.

Homesield also includes some additional benefits and will pay for:



Accidental damage to TV's, Hi-Fi's, videos, home computers, fixed glass and ceramic hobs



For your contents whilst temporarily in the garden (excluding damage caused by storm and flood)



For deterioration of food in a freezer it breaks down (not available if more than 10 years old)



For the replacement of external locks in your home if your keys are stolen



Cover for your legal liability as occupier for injury to other people or damage to their property. Cover includes liability to domestic servants under Federal Labour Law No:8 of 1980

But for even wider cover on home contents select the "extra damage option" to include accidental damage.

The full range of covers shown above PLUS cover for accidental damage; for example spilling paint on a carpet or a child knocking over a valuable ornament.



WEHBEINSURED

Some points to consider

If you are provided with furnished accommodation (for example by your employer)

You may wish to check who is responsible for insuring these furnishings.

If you lease property are you responsible under the terms of the lease for damage to fixtures and fittings? If so, you should include the value of these items within the sum insured.

If you wish to insure items taken out of the home (cash, jewellery, clothing, cameras,etc....) then you should extend your policy to include cover for personal possessions ...see below

PERSONAL POSSESSIONS

Clothing and personal effect such as cash, jewellery or cameras are often lost or damaged when taken outside the home. You can insure these items against accidental loss or damage anywhere in U.A.E and for up to 60 days anywhere in the world.

Cover for the whole family on one policy



Unspecified valuables, Clothing, and Personal Effects, Money and Credit cards

Cover for items worth up to Dh.2500 can be included without listing the items individually. Cash is automatically covered up to Dh. 1250 any one loss.

Cover for the whole family on one policy



Specified items

For items worth more than Dh.2500 individually. These will be listed on the policy so you can be sure your valuables are fully protected. Please provide us with a current valuation or receipt.

Cover for the whole family on one policy



Sports Equipment

Your family's sports equipment will be covered up to a total amount of Dh.4000. (Cover does not apply to equipment damaged in play nor subaqua, parachuting, windsurfing, snow skiing nor mountaineering equipment)

Cover for the whole family on one policy



Pedal Cycles

All your family's cycles can be covered against loss or damage (but they must be securely locked whilst unattended)

SMALL BOATS



Homesshield covers boats up to 16' (or 16'6" if a sailing dinghy) with a max speed of 17 knots, in or out of the water and in transit whilst in U.A.E or its coastal waters.

- Cover includes accidental damage to the boat, fittings and equipment and trailers
- Theft of equipment is insured (following forcible entry)

- Public liability cover up to Dhs. 500,000 is included



WEHBEINSURED

How do I set my sum insured?

It is important to select and maintain adequate sums insured and ensure the estimates you provide are accurate. We recommend going through each room in your home and making a list of your possessions; you may be surprised.

CONTENTS

The sum insured should represent the cost of replacing, as new, all the contents of your home, which you own or are legally responsible for. (Excluding any items which you choose to insure under Section 2 personal possessions-which will be insured both at and away from your home).

LIVING ROOM

TV
VIDEO
SUITE
CARPETS
TABLES/CHAIRS
CURTAINS
AIR CONDITIONERS
PICTURES
ORNAMENTS
BOOKS
LIVE PLANTS
OTHER
TOTAL

KITCHEN

COOKER
EQUIPMENT
UTENSILS
CROCKERY
FRIDGE/FREEZER
WASHING MACHINE
MICROWAVE
FOODSTUFFS
OTHER
TOTAL

BEDROOM

BED
CLOTHING
LINEN
CARPETS
FURNITURE
JEWELLERY
OTHER
TOTAL

BEDROOM

BED
CLOTHING
LINEN
CARPETS
FURNITURE
JEWELLERY
OTHER
TOTAL

PLEASE NOTE THESE BOXES ARE FOR GUIDANCE ONLY AND SHOULD NOT BE REGARDED AS EXHAUSTIVE.

In the event of a claim you must provide evidence of value of the item and two estimates for repair or replacement.

Have you considered all the rooms in your house? Have you a separate dining area, a bathroom, a utility room, a storeroom and do you keep any contents in an outside garage or shed?

PERSONAL POSSESSIONS

If you wish to insure items away from the home, you should identify the maximum amount you would take away with you at anyone time, for example if you were going away for a few days holiday. This should be the replacement cost, as new, less a deduction for age and wear and tear on clothing. You should then list separately any items worth individually in excess of Dh. 2,500- these will be specified on the policy.

Any sports equipment or pedal cycles should be insured separately and the new replacement value shown in the sum insured boxes on the proposal form.

SMALL BOATS

The sum insured should be calculated on the basis of the value of the boat less a deduction for wear and tear. You should include the value of the outboard motors, fixtures fittings and the trailer.

If your vessel is a sailing dinghy and is to be used for racing you should also identify a separate sum insured for the mast, rigging and sails

