



This Policy is evidence of the contract between Us,
..... and You our policyholder.

We will provide insurance for those sections shown in the Schedule during any period of insurance and in the terms set out in this policy.

The Policy, the schedule and any endorsement should be read as one document and any word or expression which has a particular meaning shall have the same meaning wherever it may appear.

The information given to us orally or otherwise and in the proposal form and declaration constitutes the basis of this contract. You must tell us of any change in this information as soon as possible as failure to do so could affect the cover provided.



We / Us / Company:

You / Your / Yourself: The person named as the policyholder in the Schedule and all permanent members of the policyholder’s family.

Buildings: Your home situated within premises specified in the Schedule, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete asphalt or any entirely

incombustible mineral ingredients, - **Being for the purpose of this Insurance Standard Construction.** It also includes Your domestic outbuildings and garages, swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, drives, foot paths, garden wall, gates, fences, landlords fixtures and fittings.

Contents: Household goods, and all other personal property, tenant's fixtures and fittings (including interior decorations), radio and television aerials, satellite dishes, their fittings and masts, personal effects and valuables, all of which belong to You or for which You are legally responsible.

The following property is not included within **Contents:**

1. Motor vehicles, caravans, trailers or watercraft or attached accessories.
2. Any living creature
3. Landlords fixtures & fittings
4. Plants and trees
5. Any part of the buildings

Personal Effects: Clothing and articles of strictly personal nature normally carried about, belonging to You or any member of Your family.

Valuables: Jewellery, watches, furs, fine art, pictures, antiques, gold, silver or other precious metals, stamps, coins, medals, etc all belonging to You or any member of Your family.

Excess: The amount to be deducted from any claim settlement.

Endorsement: An agreed change in the terms of this policy.

Period of Insurance: The length of time for which this insurance is in force as shown in the Schedule.

Schedule: Is part of this insurance and is attached to the policy. It shows details of the policyholder(s), the location(s) and amounts insured, the period of insurance and the sections of this insurance which apply.

Your family: Your spouse, children, parents and other relatives normally living with you.

Unoccupied: At the time of loss or damage the building has not been lived in for more than 60 consecutive days by You or any member of Your family or by any other person with Your permission.

Theft: Theft or attempted theft involving entry to or exit from the Building by forcible and violent means.



(Aa) This Section Covers the **Buildings** as defined above

What is Insured	What is not Insured	
Earthquake	1. Fire, Lightning, Explosion or	the first ₱100,000.00 of each and every claim
Labour or Political Disturbance	2. Riot, Civil Commotion,	the first ₱ 100,000.00 of each and every claim
3. Collision with the buildings directly caused by any moving object originating outside your home		Loss or damage to gates walls or fences by falling trees or branches
	4. Storm or Flood	The first ₱500,000.00 each and every claim
		(a) Loss or damage by any paying guest or tenant

5. Theft or Attempted Theft

6. Vandalism or Malicious Acts

7. Escape of Water or Oil from any fixed water or heating installation or from any domestic appliance

The first ₺500,000.00 of each and every claim

After your home has been unoccupied for more than 60 consecutive days

8. Subsidence or Heave of the site on which the building of your home stands or Landslip

- (a) Loss or damage caused by:
 - i) coastal or river erosion
 - ii) demolition, structural repairs or alterations to the buildings
 - iii) defective design, faulty workmanship or the use of defective materials in the buildings
- (b) Loss or damage to solid floor slabs resulting from their movement unless the foundations beneath the external walls of your home are damaged at the same time by the same cause
- (c) Loss or damage to outdoor swimming pools, tennis courts, patios, terraces service tanks, drains, septic tanks, pipes and cables generator fuel storage tanks, drives, footpaths, garden wall, gates or fences, unless your home, and outbuilding or garage is damaged at the same time by the same cause

(Ab) This Section provides **additional cover** for Buildings

What is Insured

1 Plumbing Installation

Damage to any part of the Plumbing installation in your home caused by Bursting corrosion or wear

2 Service Pipes and Cables

Accidental damage for which you are legally responsible to underground drains, pipes, cables and tanks providing services to or from your home up to a limit of ₱2,000,000.00

3 Glass and Sanitary Ware

Accidental breakage of fixed Glass in windows, in doors or in roofs, fixed ceramic hobs or fixed sanitary ware in your home up to a limit of ₱1,000,000.00

- a) breakage by any paying guest or tenant
- b) after your home has been unoccupied for more than 60 consecutive days

a) fees for preparing any claim under the policy

Fees and Clearance Costs

- a) the cost of architects, surveyors, consultants and legal fees
- b) costs to clear the site and make it and the buildings safe necessarily incurred with our consent in the repair or reinstatement of the buildings following damage recoverable under this section

5 Local Authority Requirements

Extra cost of reinstatement or repair of the damaged part of the buildings incurred solely to comply with any government or

If such requirement had been advised to you before the damage occurred

local authority requirement
following damage recoverable
under this section

6 Alternative Accommodation and Rent

In Addition to any other amount recoverable under this section

- a) If you occupy your home the cost of reasonable alternative accommodation for you, your family and domestic pets
- b) If your home is lent or let Rent you would have received but lost

While your home is unfit to live in following damage recoverable under this section

Any claim payment will not be more than 10% of the sum insured by this section

7 Sales and Purchase

- a) If you are selling your home the purchaser will have the benefit of the insurance by this section up to the date of completion of sale provided the buildings are not otherwise insured
- c) If you are purchasing another private dwelling your new dwelling will be insured by this section for up to three months from the date contracts to purchase are exchanged.

- i) if it is otherwise insured
- ii) after completion of the purchase
- iii) for more than 100% of the sum insured by this section

(Ac) Conditions applicable to Section A (Buildings) only

Basis of claims settlement

1. We will pay the cost incurred in reinstatement or repair of that part of the Buildings which is damaged by any of the causes insured by this Section without any deduction for wear and tear provided that at the time of such damage the buildings are in a good state of repair
2. If the damage to the buildings is not reinstated or repaired or the buildings are not in a good state of repair then we will pay at our option.

The cost of reinstating the damage less a deduction for any wear and tear or betterment.

3. The most we will pay for any one claim will be the total sum insured shown in the schedule plus any amount payable under paragraphs Ab (4-6) of this section.
4. The sum insured will not be reduced by a claim payment
5. Any claim settlement for loss or damage will be reduced by the amount of any excess shown.

(Ad) Your Liability as Property Owner

What is Insured

1. All sums for which you become legally liable to pay arising solely from your ownership of your home and its land or from any private dwelling previously owned and occupied by you for accidental:-
 - a) death or bodily injury to any person
 - b) loss or damage to material property

Occurring during the period of Insurance shown in the schedule

Any claim payment resulting from one incident and for the period of insurance will not be more than **₹5,000,000**

What is not Insured

- i) The first ₹500,000 of each and every claim.
- ii) death or bodily injury to any member of your family or domestic staff
- iii) damage to property belonging to or in the custody or control of you, your family or domestic staff
- iv) liability arising from
 - any profession, business or employment
 - an agreement unless that liability would have existed otherwise

2. We will also pay cost, expenses and legal fees necessarily incurred with our written consent subject to a limit of 15% of claim amount

(Ba) This Section Covers the **Contents** as defined above

What is Insured	What is not Insured	
<p>Earthquake</p>	<p>1 Fire, Lightning, Explosion or</p>	<p>the first ₺100,000.00 of each and every claim</p>
<p>Labour or Political Disturbance</p>	<p>2 Riot, Civil Commotion,</p>	<p>the first ₺ 100,000.00 of each and every claim</p>
<p>3 Collision with the buildings directly caused by any moving object originating outside your home</p> <p>4 Storm or Flood</p>		<p>Loss or damage to gates walls or fences by falling trees or branches</p> <p>The first ₺500,000.00 each and every claim</p>
<p>5. Theft or Attempted Theft</p>		<p>a) Loss or damage by any paying guest or tenant</p> <p>b) loss by deception other than deception used solely to enter your home</p> <p>c) after your home has been unoccupied for more than 60 consecutive days</p>
<p>6 . Vandalism or Malicious Acts</p>		<p>a) Loss or damage by any paying guest or tenant</p> <p>b) after your home has been unoccupied for more than 60 consecutive days</p>

7 Escape of Water or Oil from any fixed water or heating installation or from any domestic appliance

The first ₱500,000.00 of each and every claim

After your home has been unoccupied for more than 60 consecutive days

8. Subsidence or Heave of the site on which the building of your home stand or Landslip

(a) Loss or damage caused by:

i) coastal or river erosion

ii) demolition, structural repairs or alterations to the buildings

(Bb) This Section provides **additional cover** for contents

What is Insured

What is not Insured

1 Personal Effects

i) Physical loss or damage to Personal effects described in the Schedule (or specifications attached) from **any cause** apart from causes specifically excluded while within the insured premises.

a) any loss or damage if you are engaged in or in any way connected with any form of professional entertaining.

b) loss or damage caused by moth, vermin, wear and tear or gradual deterioration, electrical or mechanical breakdown.

c) breakage of articles of brittle nature unless such breakage is caused by burglars, thieves or fire

d) Mobile telephones

e) any loss or damage to contact, corneal or micro corneal lenses.

f) damage to guns caused by rusting or bursting of barrels

g) Deeds (excluding title deeds), Bonds, Bills of Exchange, Promissory Notes, cheques, cash, Securities for money, stamps, Documents of any kind, Manuscripts Medals, coins

ii) Loss or damage to personal effects while **temporarily removed** but still within Ghana, while:

a) in any other private residence which is occupied or any building where you are employed, engaged in business or temporarily living

b) in any building for valuation, alteration, cleaning or repair

c) in any special commercial storage facility

The most we will pay for each and every incident of loss or damage is 15% of the total sum insured of personal effects as stated in the Schedule, but not exceeding **¢1,000,000** for any one item, pair or set

d) elsewhere but cover is limited to physical loss or physical damage directly caused by fire, lightning, explosion or earthquake.

a) loss or damage:

- from any unattended vehicle
- to an item in transit not adequately packed and secure given the nature of the item and the means of transport.

2 Valuables

i) Physical loss or damage to valuables described in the Schedule (or specifications attached) from **any cause** apart from causes specifically excluded while within the insured premises.

a) any loss or damage if you are engaged in or any way connected with any form of professional entertaining.

b) loss or damage caused by

	<p>d) damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon.</p> <p>f) theft or disappearance of jewellery from baggage unless carried by hand under your personal supervision.</p>
<p>3 Contents in the Garden</p> <p>Loss or damage to the contents from any cause insured by paragraph (Ba) of this section while in the open and within the boundaries of your home and its land</p>	<p>i) after your home has been unoccupied for more than 60 consecutive days</p> <p>ii) more than ₺1,000,000.00 in respect of any one claim</p>
<p>4 Contents away from your Home</p> <p>Loss or damage to the contents from any cause insured by Paragraph (Ba) of this section whilst temporarily removed but still within Ghana;</p> <p>In a bank safe deposit, occupied private dwelling or caravan, or any building where you or any member of your family work or reside</p> <p>Any Claim payment will not be more than 15% of the sum insured of contents but not exceeding ₺1,000,000.00 for one item pair or set</p>	<p>i) loss by deception</p> <p>ii) loss form unattended vehicle</p> <p>iii) to an item in transit not adequately packed or secure given the nature of the item and the means of transport</p>
<p>5 Glass</p>	

Accidental breakage of mirrors, fixed glass in furniture, in pictures or in ornaments, plate glass tops to furniture and ceramics hobs while in your home up to a limit of ₪1,000,000.00

<p>6 Home Entertainment Equipment</p> <p>Accidental physical damage to Television sets, video cassette recorders, recording and audio equipment, radio, home computers, monitors and television games while in your home</p>	<p>a) damage to records, discs of any kind, tapes or cassettes</p> <p>b) damage caused by any paying guest or tenant</p> <p>c) damage to data media example Tapes, disks, cards etc.</p>
<p>7 Alternative Accommodation and Storage</p> <p>In addition to any other amount recoverable under this section and if you occupy your home we will pay</p> <p>a) the cost of reasonable alternative accommodation for you, your family and domestic pets</p> <p>b) the cost of temporary storage of the contents</p> <p>while your home is unfit to live in following loss or damage by any cause insured by paragraph Ba of this section</p> <p>Any claim payment will not be more than 10% of the sum insured by this section</p>	
<p>8 Title Deeds</p> <p>The cost necessarily incurred in preparing new title deeds to your home following loss or</p>	

damage by any cause insured
by paragraph(**Ba**) of this section
while the deeds are in your
home or in your bank safe
Deposit

Any claim payment will not be
more than **₱2,000,000**

(Bc) Conditions Applicable to Section B (Contents) only

Basis of Claims Settlement

1 For any one item of contents or part of a set, pair or suite (clothing) lost or damaged, we will at our option

- a) pay the cost of replacing the items or part as new or
- b) replace the item or part as new or
- c) pay the cost of repairing the item or part or
- d) make a cash payment

2 A deduction will be made for any wear and tear or betterment in any claim settlement for

- a) clothing or pedal cycles
- b) any item or part which is not replaced or repaired

3 The most we will pay for any one claim will be the total sum insured on contents shown in the schedule subject to the following limits

- a) the sum insured by any item
- b) the amount shown in the schedule for any loss of valuables
- c) the amount shown in paragraphs (**Bb**) 1, 2 and 8 of this section

In addition we will pay any amount payable under paragraph (Bb) of this section

4 If you claim for an item specified in your schedule, you will need to provide proof of the item's value. We recommend that you keep copies of valuations, receipts, photographs and instruction booklets to help you do this.

5 The sum insured will not be reduced by a claim payment unless the claim relates to the total loss of any specified item

6 Any claim settlement for loss or damage will be reduced by the amount of any excess shown in the schedule

(Bd) Your Liability as an Occupier

What is Insured

1 All sums for which you or any member of your family become legally liable to pay as Occupiers of your home for accidental

- a) death or bodily injury to any person
- b) loss or damage to material property

Occurring during the period of insurance shown in the schedule

Any claim payment resulting from one incident will not be more than **₱5,000,000** any one accident or period of insurance. For domestic animals liability shall be limited to ₱2,000,000.00 any one claim and in aggregate

2. We will also pay cost, expenses And legal fees necessarily Incurred with our written consent subject to a Limit of 15% of the claim amount

What is not Insured

- i) the first ₱500,000.00 for each and every claim
- ii) death or bodily injury to any member of your family or domestic staff
- iii) damage to property belonging to or in the custody or control of you, your family or domestic staff
- iv) Liability arising from
 - 1 ownership of any land or building
 - 2 occupation of any land or building other than your home
 - 3 any profession, business or employment
 - 4 an agreement unless that liability would have existed otherwise
 - 5 the ownership possession or use of any
 - motor vehicle other than motorized gardening equipment
 - caravan while being towed
 - watercraft, hovercraft or aircraft other than hand propelled or models
 - any living creature other than domestic animals

(C) Claims conditions which apply to the whole policy

1 Notification of a Claim

When you become aware of a claim or potential claim under this policy you must give us notice in writing as soon as reasonably possible

2 Loss or Damage Claims

For any loss or damage claim you must

- a) at your expense provide us with such information and evidence as we may request including written estimates and proof of ownership or value
- b) notify the police immediately of any loss or damage by deception, theft, attempted theft, vandalism, malicious acts, riots or civil commotion or if any property has been lost outside your home

3 Liability Claims

For any liability claim you must

- a) send us any letter, claim, writ or summons in connection with the claim or potential claim immediately it is received
- b) not admit, deny, negotiate or settle a claim without our written consent

4 Abandonment

No Property may be abandoned to us

5 Enforcing your Rights

We may at our expense and in your name take any steps necessary to enforce your rights against any other person either before or after we pay a claim

6 Other Insurances

If there is any other insurance covering the same loss, damage or liability we will only pay our proportionate share.

(D) Conditions which apply to the whole policy

1 Policy terms and conditions

Your and any other person entitled to benefit under this policy must comply with its terms, conditions and endorsement.

2 Prevention of loss

You must take all reasonable steps to

- a) Prevent loss, damage or accident
- b) Maintain the insured property in sound condition and good repair

3 Cancellation

- a) You may cancel the policy by giving us written notice and we will make a refund of premium paid for any unexpired period of Insurance, on the customary short-term basis, provided that no claim or loss has arisen in the current period of Insurance.
- b) We may cancel the policy by sending seven days written notice to you at the address last known to us and we will make a proportionate refund of premium paid for any unexpired period

4 Payment of Premium

- a) Where payment of premium is not made within 30 days of inception of cover, we will assume that it is your intention to cancel the policy and any cover otherwise provided by this policy will be inoperative from the date such payment was due.

- b) If you are paying by installments, the full annual premium remains due when a claim has been made in the current period of Insurance despite cancellation.

5 Auto Renewal

When your policy is due for renewal we may offer to renew it for you automatically – this saves you the worry of remembering to call us before the policy expires. If we offer to do this for you we will write to you before the policy expires with full details of your next year's premium and policy conditions. If you do not want to renew this policy, all you need to do is call to let us know.

6 Fraud

If any claim or part of a claim is made fraudulently or falsely, the policy shall become void and all benefits under this policy will be forfeited.

(E) Exclusions which apply to the whole policy

This policy does not cover

1 Radioactive contamination

any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by

- a) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

2 War risks

Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection or military or usurped power

3 Sonic bangs

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

4 Existing damage

Any loss or damage occurring before cover commences

5 Pollution or contamination

Any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by pollution or contamination, unless arising from:

a) Leakage of oil from any fixed heating installation or from any domestic appliance in your home

6 Failure of computer and electrical equipment, appliances or installations

Damage or consequential loss directly or indirectly due to:

- a) the failure of any computer or the electrical equipment or component to recognize correctly any date as its true calendar date
- b) Computer viruses

7 Terrorism

Any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by terrorism

Terrorism is defined as the use of biological, chemical or nuclear force or contamination by any person(s) or group(s) of persons, whether acting alone or in connection with any organization(s) or government(s), whether or not committed for political, religious or ideological purposes, including the intention to influence any government or to put members of the public in fear

8. Electrical Installation clause

Any loss of or damage to any Electrical Machine, Apparatus arising from Self-ignition short circuiting over-running, excessive pressure, up-surfing, leakage of electricity.

Schedule

1. Policy No:

2. THE INSURED:

3. THE PREMISES:

4. THE PERIOD OF INSURANCE

From:

To:

Both days inclusive

Renewal Date:

5. Insurance is provided under each of the sections below where an amount or endorsement is indicated.

Where there is NO INSURANCE the letters N/A are shown

Section A: Buildings	Section B: Contents
¢	¢
Breakdown	Breakdown
Main House ¢.....	1. Personal Effects a) Total sum Insured ¢.....
Out houses ¢..... ¢.....	b) Highest single item or pairs limit:
Swimming pools ¢..... removed	c) Limit per accident of items temporarily
Others: ¢.....	¢.....
valuables: ¢.....	2. Valuables · Total sum Insured of
incident of valuables temporarily removed ¢.....	b) Maximum Limit per
	The inventory of household goods and personal effect is deemed to be attached and form part of the schedule

Endorsements applicable to this Insurance

The following endorsements are attached to and form part of this Policy.

Title of Endorsement	Applicable
· Personal Accident	Yes/No
· Liability to Domestic Employees	Yes/No
· Pedal Cycle	Yes/No
· Business Extension	Yes/No

Chief Executive Officer:

1 Personal Accident to You

If you sustain accidental bodily injury or death, we will pay to you or your legal representative benefits as shown below:

Incident	Benefit Payable
	¢
a) Death	5,000,000
b) Permanent Total Disablement from	

occupation	5,000,000
c) Total loss of one or more limbs / eye	5,000,000
d) Medical Expenses necessarily incurred	1,000,000

2 Liability to Domestic Employees

We will pay all sums which you become legally liable to pay including expenses and legal fees) under the Workmen’s Compensation Law, for accidental death or bodily injury to the under listed domestic staff employed by you.

Category of Staff	No.

3 Pedal Cycles

What is Insured	What is not Insured
<p>A Loss or Damage</p> <p>Accidental loss of or damage to pedal cycles and their accessories belonging to you or any member of your family.</p>	<p>a) The first ₺500,000.00 of each and every claim</p> <p>b) loss or damage to</p> <p>i) tyres or accessories unless the cycle is lost or damage at the same time</p> <p>ii) the cycle while being used for racing, pace making or trials</p> <p>iii) cycle more specially</p>

4. Business Use Extension

Cover under this policy is now extended to include the under listed business assets contained in the premises described in the schedule of the policy.

Description of Value Asset /value	Values	What is not Insured
1. Buildings		As noted in Section (Aa) and Section (Ab)
2. Business Equipment		As noted in Section (Ba) & (Bb)
Fax machines		
Computers		
Office furniture		
stationery		
etc		
3. Trade Contents		
Stock in trade		
4. Liability		As noted in Section (Bd)