

# Terms and Conditions

## eLife Home Protection (Home Contents Insurance)



We welcome you as Etisalat Home Customer to enjoy the benefits offered under this Home Protection Plan/ Home Contents Insurance Cover. We request you to go through the Cover details in order to understand thoroughly the Cover and special benefits offered against your specific Home Protection Plan.

### Important Notice

1. The Cover is applicable only to Active eLife customers at the time of the occurrence of event for the claim. The address of the Premises Insured should be the registered address with Etisalat, as provided on the monthly eLife Bill and should be presented during claim settlement process.
2. Etisalat is not at any time considered as the insurance service provider or an agent of Union Insurance Company (the «Insurance Provider»). Any claim or contestation for any insurance coverage shall be negotiated directly with Union Insurance Company only.

## DEFINITIONS

For the purpose of this Policy, the following terms wherever used herein shall be held to mean:

**Accident** means a single and unexpected event, which occurs at an identifiable time and place.

**Accidental Damage** means damage that occurs suddenly as a result of an unexpected and non-deliberate external action.

**Commencement Date** means the date the Policyholder has enrolled for this Policy or the date of inception of this cover whichever is later.

**Company** means Union Insurance Company (P.S.C.), PO Box 119227, Dubai, United Arab Emirates

**Contents** means household goods and personal effects owned or (excluding cash, currency notes, bank notes, stamps, Jewelry, and Valuables), belonging to the Policyholder (or for which they are legally responsible), the family members and the servants residing in same Premises Insured.

**Cover** means this Home Contents Insurance Cover provided by the Company.

**Deductible** means the first amount to be borne by the Policyholder, in excess of which the benefit becomes payable as mentioned in this Cover.

**He/ She** – where the context admits, words importing the masculine gender shall include the feminine gender and words importing singular member shall include the plural and vice versa.

**Policyholder /You /Your** means active Etisalat account holder having the e-Life subscription and owner of the Contents insured under this cover. (Policyholder includes his family members and the servant residing in the same Premises)

**Premises Insured** means the premises where the Contents are located and Etisalat Home e-Life (Fixed Products) is installed where the Policyholder is residing with or without his family members and servants, used only for domestic purposes.

**Premium** means the amount payable by the Policyholder, in consideration of the Insurance cover provided by the Company.

**Total Loss** means a loss where the repair is economically unviable.

**Valuables** means jewelry, gold, silver, watches, photographic equipment, mobile phones and the like items excluding domestic appliances, electrical/electronic items, furniture fixtures fittings.

### Section 1- Home Contents

Accidental loss of or damage to the Contents in the Premises Insured should be used only for domestic purposes unless otherwise for those specifically excluded herein. However, Jewelry and Valuables are generally excluded, unless otherwise specially mentioned in the product cover hereunder.

### Section 2- Alternative Accommodation

In the event of Premises Insured being rendered uninhabitable by an insured peril, the Insurance Provider will indemnify up to AED 500 per day for a maximum of 15 days anywhere in the UAE during the period of insurance, subject to the Policy conditions.

### Section 3- Loss of Personal Documents

The Insurance Provider Company will reimburse the Policyholder the cost of making a duplicate passport, driving license, emirates ID work permit etc., which is/are accidentally damaged or lost anywhere in the UAE during the period of insurance. The maximum amount which can be indemnified is AED 500 per document, subject to a maximum of AED 2,500/- applicable 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. Cover applies anywhere in the UAE during the period of insurance.
  - i. Excluding renewal or extension costs of the lost or damaged document which you would have had to bear if there had been no loss.

**No claims shall be paid:**

- a. for loss or damage to passport and travel documents due to delay or from confiscation or detention by customs, police or other authority;
- b. Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- c. Loss or theft of passport and travel documents left unattended by the Policyholder unless located in a locked hotel room or apartment & an appropriate sized safety deposit box was not available.

### Section 4 – Tenants Liability

If the Policyholder incurs legal liability as tenant of the premises for any material damages caused by any of the covered perils, the Insurance Provider will pay compensation subject to a maximum limit of AED 1 Million per occurrence and in aggregate during the policy period, as per the insurance plan selected at the time of enrolment and as stated in the Certificate of Insurance.

### SUM UNSURED, PREMIUM & LIMITS OF INDEMNITY (in AED):

Benefits / Coverage*	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Home Contents Cover (In AED)	50,000	100,000	250,000	500,000	1 Million	2 Million
Home Protection - Premium (In AED) / Month (Incl VAT)	10	20	50	100	200	300
Alternative Accommodation	500 per day - max 15 days	500 per day - max 15 days	500 per day - max 15 days	500 per day - max 15 days	500 per day - max 15 days	500 per day - max 15 days
Loss of Personal documents of the eLife customer and his family including the domestic helpers	500 per document- max 2,500	500 per document- max 2,500	500 per document- max 2,500	500 per document- max 2,500	500 per document- max 2,500	500 per document- max 2,500
Tenant's Liability Cover (In AED)	Not Covered				1 Million	1 Million
Mobile Phones, Laptops and Watches	Not Covered				Covered Against Fire, Lightning, Explosion, Impact Damage involving Aircraft or anything falling from them	

\*The details of the benefits for the individual policy to the customer will depend on the monthly price paid against the principal Home Content coverage value Plan as mentioned above. The contents cover value will be specifically mentioned in the policy document. The monthly price in AED could change in case of special promotions. However, it will be reflected in your eLife bill.

**Deductible/Excess:**

AED 200/- for each and every loss for Home Contents.

## PERILS COVERED

Accidental loss or damage to the Contents arising out of and/or caused by:

- a. Fire, Explosion, Lightning, Earthquake, Smoke, Storm or Flood
- b. Escape of water or oil from any fixed water or cooling installation or domestic appliance
- c. Impact Damage involving aircraft, aerial device or anything falling from them, or by a vehicle, train or animal
- d. Falling trees or branches. Falling receiving aerials and their fitting or masts
- e. Riot, Civil Commotion, Strike, Labour or Political Disturbances
- f. Malicious persons or vandals
- g. Theft or Attempted Theft involving forcible and violent entry to or exit from the building
- h. Accidental Damage to contents and fixtures and fittings other than landlords whilst in your home.

## GENERAL EXCLUSIONS

### 1. Excluded Contents

- Securities and documents of any kind
- Motor vehicles, pets and the like
- Cash, currency notes, bank notes and stamps
- Jewelry and Valuables
- Mobile Phones, Laptops and Watches, except if loss is owing to Fire, Lightning, Explosion, Impact Damage involving Aircraft or anything falling from them for Home Protection Insurance Plans 5 and 6 as per the table above.

### 2. Exclusions applicable to audio / video equipment

- Electrical and mechanical breakdown.
- Damage by wear & tear, or any other gradually operating cause.
- Damage caused by any process of cleaning, repairing or restoring.
- Damage caused by incorrect polarity from a battery.
- Damage to recording tapes, discs or records.

### 3. Any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences

- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war
- Mutiny, civil commotion assuming the proportions of or amounting to a popular rising military uprising, insurrection, rebellion, revolution, military or usurped power
- Acts of sabotage and terrorism. For the purpose of this Insurance, an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. For the purpose of this Insurance, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
- In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Policyholder.

### 4. Loss of or damage to Contents or any loss or expense arising therefrom or any consequential loss and/or any legal liability directly or indirectly caused by or contributed to or arising from

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

## 5. Loss of or damage to the Contents occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

## 6. Damages arising from incidence of subsidence/landslide, heave etc.

## 7. Exclusions applicable to Tenants legal Liability

- Workmen's Compensation or Employer's Liability
  - The Company shall not be liable for any injury to any employee under Workmen Compensation Law or arising out of Employer/Employee relationship
- Property being worked upon
- Property under care custody and control
- Professional Liability and Products Liability
  - This insurance does not cover liability for occurrences arising out of or in connection with advice, design and/or specification provided for a fee only and not in connection with the supply of a products
- Fines, Penalties, Punitive or Exemplary damages
  - It is agreed that the insurance does not apply to any liability for fines, penalties, punitive damages or exemplary damages, treble damages or any other damages resulting from the multiplication of compensatory damages
- Pure financial loss/loss of use
- Automobile Liability
- Date Recognition Exclusion Clause
  - The Company will not indemnify the Insured against:
    - i. Liability for damages attaching to the Policyholder or any associated costs relating thereto directly or indirectly caused by or contributed by or consisting of or arising from:
      - > The failure at any time of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether the property of the Insured or not, to:
        - o recognize correctly or treat any date as its true calendar date and/or
        - o capture save retain process manipulate or interpret correctly any data information command or instruction as a result of
          - a. its failing to treat any calendar date as its true date or
          - b. the operation of any programmed command which by reason of a failure to treat any date as its true calendar date causes the loss of data or an inability to capture save retain or process correctly such data at any time.
  - ii. Where cover is in force, this exclusion shall not apply to the Employers Liability section of the policy (if any)
- Political Risks Exclusions Clause
  - Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with or in consequence of any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
    - i. war, civil war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not); or
    - ii. mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
    - iii. civil commotion assuming the proportion of or amounting to a popular rising; or
    - iv. any act (whether on behalf of any organisation, body, person or group of persons) in protest against any State or government, authority with force, or any provincial, local or tribal authority with force, calculated or directed to overthrow any State or government, authority with force, or any provincial, local or tribal authority with force, by means of fear, terrorism or violence or use of force or and/or the threat thereof; or
    - v. losses in any way caused or contributed to by an act of terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent; or
    - vi. loss, damage, cost or expense directly or indirectly arising out of biological or chemical contamination or missiles, bombs, grenades, explosives or any ammunition; or
    - vii. conspiracy, confiscation, commandeering or nationalization or requisition or destruction of or damage to property by or under the order of any de jure or de facto government or by public or local authority; or
    - viii. looting or pillage or theft or burglary in connection with any act referred to in this clause; or
    - ix. consequential losses or damages arising from any act referred to in this clause; or
    - x. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in this clause; or
    - xi. malicious damage in furtherance to any act referred to in this clause; or
    - xii. any act of terrorism
  - For the purpose of this clause 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 ethnic purposes or reasons including but not limited to:
    - i. the intention to influence or affect the conduct of any government (de jure or de facto); and/or
    - ii. to put the public, or any section of the public in fear; and/or
    - iii. to commit violence or threaten violence against one or more persons (whether legal or natural); and/or
    - iv. damaging tangible or intangible property; and/or
    - v. endangering life; and/or
    - vi. creating a risk to the health or safety of the public or a section of the public; and/or
    - vii. an act designed to interfere with or disrupt an electronic system.
  - For the purpose of this clause contamination means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.
  - If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Contract the burden of proving the contrary shall be upon the Insured.
  - In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- Sabotage and Terrorism Exclusion
  - Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any loss, damage or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage or expense. For the purpose of this exclusion, terrorism means an act of violence or an act dangerous to human life, tangible or intangible property or infrastructure with the intention or effect to influence any government or to put the public or any section of the public in fear.
  - In any action suit or other proceedings where the Insurer alleges that by reason of this definition a loss, damage or expense is not covered by this insurance, the burden of proving the contrary shall be upon the Policyholder
- Total Asbestos Exclusion
  - The insurance does not apply to
    - i. Bodily injury, property damage, or personal and advertising injury arising out of, resulting from, caused by, or contributed to by asbestos, exposure to asbestos or the use of asbestos;
    - ii. Any damages or any loss, cost or expense arising out of any (i) claim or suit by or on behalf of any governmental authority or any other alleged responsible party because of, or (ii) request, demand, order or statutory or regulatory requirement that any insured or any other person or entity should be, or should be responsible for:
      - > Assessing the presence, absence or amount or effects of asbestos
      - > Identifying, sampling or testing for, detecting, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, abating, disposing of or mitigating asbestos; or
      - > Responding to asbestos in any way other than as described in above
  - Any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with any of the subsections above; or
  - Any obligation to share damages with or repay someone else in connection with any of the subsections above.
- Claims arising out of AIDS
- Emerging Risks - It is hereby understood and agreed that this Insurance shall not apply to emerging risks as follows
  - Electro Magnetic Fields
    - i. any claims or losses arising directly or indirectly out of non-ionic radiation including but not limited to Electro Magnetic Fields and/or Electro Magnetic Interference
    - ii. Genetically Modified Organism (GMO)
      - > Any claims or losses arising directly or indirectly from Genetically Modified Organisms (GMO). For the purposes of this exclusion, GMO shall mean and include, organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change and shall also mean and include every biological or molecular unit with self replication potential. or biological or molecular unit with self replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.
      - > In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.
  - Transmissible Spongiform Encephalopathy
    - i. any claims or losses arising directly or indirectly out of Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or New Variant Creutzfeld-Jakob Disease (vCJD)
  - Toxic Mould Exclusion
    - i. It is hereby understood and agreed that the coverage afforded by this insurance shall not apply to:
      - > CLAIMS OR CLAIMS EXPENSES which, either in whole or in part, directly or indirectly, are for based upon relate to, attributable to or arise out of:
        - o The actual, potential, alleged or threatened formation, growth, presence, release or dispersal of any fungi, moulds, mildew, mushrooms, yeast, bio-contaminates, spores or mycotoxins of any kind; or any substance produced by, or arising out of or emanating from
        - o Any action taken by any party in response to the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of any fungi, moulds, mildew, mushrooms, yeast, bio-contaminates, spores or mycotoxins of any kind (such action to include investigating, testing for, detection of, monitoring of, remediation of, treating, remediating or removing such fungi, moulds, mildew mushrooms, yeast, bio-contaminates, spores or mycotoxins)
      - > Any Governmental or regulatory order, requirement, directive, mandate, or decree that any party take action in response to the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of fungi, moulds, mildew, mushrooms, yeast, bio-contaminates, spores or mycotoxins of any kind (such action to include investigating, testing for, detection of, monitoring of treating, remediating or removing such fungi, moulds, mildew mushrooms, yeast, bio-contaminates, spores or mycotoxins) The Insurers will have no duty or obligation to defend any Insured with respect to any CLAIM or Governmental or regulatory order, requirement, directive, mandate or decree which, either in whole or in part, directly or indirectly is for, based upon, relates to, attributable to or arises out of the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of any fungi, moulds, mildew, mushrooms, yeast, bio-contaminates, spores or mycotoxins of any kind.

## SANCTION LIMITATION AND EXCLUSION CLAUSE:

No Insurer Provider shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer Provider to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## IT CLARIFICATION AGREEMENT

Property damage covered under this Insurance Cover shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

**Consequently, the following are excluded:**

- a. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is direct consequence of insured physical damage to the substance of property shall be covered.
- b. Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

## CONDITIONS

### 1. ELIGIBILITY

- The Policyholder should be an active home e-Life customer at enrollment. The Premises Insured should be located in United Arab Emirates.
- The Policyholder should be the owner of the Premises Insured or should have a valid tenancy/ownership/ legitimate occupancy agreement/evidence in his/her name or under the name of any member of the immediate family (first degree relatives) in respect to the Premises Insured.

### 2. SAFEGUARD AND MAINTENANCE

The Policyholder and any other person to whom this Policy applies shall at all-time take reasonable precautions to prevent accidents, loss or damage to the Contents insured. All Contents covered under this Policy shall be maintained in good condition.

### 3. ALTERATION

If there is a material change in the circumstances in which this Policy was entered into without written consent of the Insurance Provider, this Policy shall be voidable.

### 4. FRAUDULENT CLAIMS

If the claim is in any respect fraudulent or if any fraudulent means or devices are used by the Policyholder or his representatives or by anyone acting on his or their behalf to obtain any benefit under this Policy, all benefits hereunder shall be forfeited.

### 5. ARBITRATION

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the relevant statutory provisions in force at the time. Where any difference is by this Condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the Insurance Provider. Arbitration shall be in the English language and conducted in accordance with the Arbitration Rules of the DIFC-LCIA Arbitration Centre - Dubai.

### 6. GOVERNING LAW AND JURISDICTION

This policy shall be governed by and construed in accordance with the laws of United Arab Emirates. Both parties agree and submit to the exclusive jurisdiction of the Courts of the United Arab Emirates.

### 7. CANCELLATION

The Company may cancel the Policy at any time by an advance (30) thirty days written notice delivered to the Policyholder or mailed to the last address as shown by the records of the Insurance Provider. Such cancellation shall be without prejudice to any valid claim originating prior thereto.

The Policyholder may cancel the Policy; such cancellation shall be without prejudice to any claim filed prior thereto. The Insurance Provider shall arrange to send a letter to the Policyholder confirming the cancellation.

### 8. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in the Policy shall invalidate all claims hereunder. If in any event, incorrect information is provided by the Policyholder, the claim under the policy will be void.

### 9. NON- OCCUPANCY CLAUSE

The Policyholder has to inform the Insurance Provider in case if the Premises Insured will remain unoccupied for a period of more than 60 days. Failing which the Policy will not entertain any claims occurring during this period of unoccupancy. During the period of such non occupancy for a period of more than 60 days the Policy will not cover any loss or damage due to escape of water from water tanks, main, pipes, washing machines or air-conditions apparatus.

### 10. PREMIUMS

All Premiums and applicable taxes, if any are payable in advance by the Policyholder on or before the date they become due; unless official notice of termination has been given, a grace period will be granted for the payment of any Premium falling due after the first Premium, subject to the terms of the provision entitled

### 11. Grace Period

- TERMINATION OF COVER
- Insurance of any Policyholder shall terminate immediately on the earliest of:
- Deactivation/Un-subscription of the eLife service by the Policyholder or Etisalat;
- Cancellation/Un-subscription of this Home protection cover by the Policyholder or Etisalat at any time in accordance with the terms and conditions of this policy;
- The date of total loss are paid to the extent of the principal sum;
- If the required premium is not paid within the due date;
- The policy end date if subsequently not renewed by Etisalat.

Any such termination shall be without prejudice to any valid claim originating prior to the date of termination.

### 12. GRACE PERIOD

A grace period of thirty (30) days will be granted for the payment of each Premium falling due after the first Premium, during which time the policy shall be continued in force, unless the policy has been cancelled in accordance with cancellation.

The Policyholder shall be liable to the Insurance Provider for the payment of the premium for the period the policy continues in force. If loss occurs within the Grace Period, any premium then due and unpaid will be deducted on settlement.

### 13. RENEWAL CONDITIONS

The policy may be renewed with the consent of the Insurance Provider from term to term by payment of the Premium in advance at the Company's rate in force at the time of renewal. Subject to provisions 14, the insurance in respect of the Policyholder will be automatically renewed each month in the case of monthly premium subject to payment of Premiums unless cancelled in writing by the Policyholder.

### 14. CONFORMITY WITH STATUTES

Any provision of the policy which, on the policy effective date, is in conflict with the laws of the jurisdiction, in which the Policy is issued, shall stand amended to conform to the requirements of such laws.

### 15. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on the Policy after the expiration of three (3) years after the time written proof of loss has been furnished.

### 16. TERRITORIAL LIMITS

United Arab Emirates (UAE)

### 17. CUMULATIVE BENEFITS

The maximum cumulative amount of benefits payable under this Policy for any Policyholder shall not exceed three e-Life accounts. In case the Policyholder has been covered for more than three Policies issued by the Insurance Provider, then the premium collected under other Policies will be refunded to the Policyholder and the claim will be paid accordingly, subject otherwise to the terms and conditions.

### 18. OTHER INSURANCE

In case the Policyholder having any other insurance covering the same loss, damage or liability as this policy, the Insurance Provider /this Policy will contribute on ratable proportion basis of such loss, but not exceeding 50% of the amount which is otherwise payable under this Policy.

### 19. CLAIMS PROCEDURE

- Claims should be intimated immediately but not later than 30 days from the date of event.
- Claims shall be intimated through any of the following channels:
  - Union Insurance Company Call Centre - Toll Free Number 800 UIC4U (84248)
  - Dedicated UIC Phone Number: +971 4 3787550
  - Email Address : homeprotection@unioninsurance.ae
  - Fax Number : +971 4 378 7778
  - Claim settlement website URL: <https://www.unioninsurance.ae/ClaimsSite/eLifeHome.aspx>
  - Claims Concierge Service: The Policyholder can contact any of the above channels and they shall be guided on the service.
  - UIC Branches
    - i. Head office  
Single Business Tower, Sheikh Zayed Road  
P.O Box 119227 Dubai, United Arab Emirates  
Tel: +971 (04) 3787 777(764)  
Fax: +971 (04) 3787 778
    - ii. Details of 5 service branches available on [www.unioninsurance.ae](http://www.unioninsurance.ae)

Based on the channel opted, UIC will issue a claim form and guide the Policyholder accordingly to submit the supporting claim documents.

- The Company has the right to investigate the loss/ damage.
- Claims will be settled based on receipt of replacement invoice value for similar items
- Claims settlement shall be on First Loss basis, no Average clause will apply.
- In the event of total loss of Contents, the Insurance Provider shall pay up to the Sum Insured.
- All burglary claims shall be supported by a police investigation report.
- Items above AED 5,000/- has to be supported by proof of value at the time of claim.
- Any other documents as may be required to substantiate the claim.

### 20. TIME LIMITATION

If a claim be made and rejected and an action or suit be not commenced within six (6) months after such rejection or (in case of an arbitration taking place as per provisions of this policy) within six (6) months after the Arbitrator shall have made his award all benefits under this policy shall be forfeited.