

Table of Benefits

SICOM e-Home Insurance



Scope of cover	Details of cover	
Features	Coverage for Fire, Theft, Cyclone, Flood, Lightning or thunderbolt, Earthquake, Tidal wave or tsunami, Volcanic eruption, Explosion, Subsidence Landslip Collapse or Heave of Site, Water Escape, Impact Aircraft, Falling of Branches, Damage by/ Breakage or Collapse of aerial, Riots Strikes and Malicious Damage and Smoke	
Sum Insured	<ul style="list-style-type: none"> - Buildings : As per quote - Contents : As per quote <p>Optional Coverage</p> <ul style="list-style-type: none"> - Personal Liability : Limit: R 1,000,000 - Employees Liability : Limit: Rs 1,000,000 per employee - Personal Accident : Limit of Rs 250,000 per adult family member : Limit of Rs 125,000 per minor family member 	
Excess	<ul style="list-style-type: none"> - Cyclone & Flood : 10% of each and every claim from Rs5,000 up to Rs25,000 - Burglary / Theft : Rs 5,000 - Accidental Damage : Rs 2,500 	

Part A: Buildings	Sub-Limit	Excess
• Glass and Sanitary Ware	Rs 50,000	Rs 2,000
• Alternative accommodation & rent	Up to 12 months but not exceeding 7.5% of the building's sum insured	-
• Professional fees, clearance costs and local authority requirements	Included in building's sum insured up to and not exceeding 10% of the sum insured	-
• Insured's Liability as owner	Rs 1,000,000	Rs 1,000 for Third Party Property Damage
• Emergency entry	Rs 10,000	-
• External door locks	Rs 5,000	-

Part B: Contents	Sub-Limit	Excess
• Contents in sheds, greenhouse or garage	Rs 12,500	-
• Contents in the garden	Rs 5,000	-
• Contents which have been temporarily removed from the house	Rs 25,000	-
• External door locks	Rs 5,000	-
• Mirrors and Glass	Rs 15,000	Rs 1,000
• Personal Liability and liability as occupier of the house (Combined with liability as owner)	Rs 1,000,000 for any one loss occurrence and in the aggregate during the period	Rs 1,000 for Third Party Property Damage
• Liability as employer	Rs 1,000,000	-
• Liability as tenant	Rs 1,000,000	-
• Freezer and refrigerator contents	Rs 2,500	-

Please refer to the [Policy wording](#) for full terms and conditions.

Note:

- This quotation is valid for 30 days and is given for information purposes only without commitment by the company.
- Features & Limits are applicable only if opted for as per quotation details.
- Terms & Conditions apply as per our Standard policy wording, Clauses and Exclusions
- It is subject to evaluation by assessment of your application and completion of necessary formalities.

