

# Home insurance Category Details

Silver	Gold	Platinum	Diamond	Benefits
2.5% of the claim amount, with a minimum of 2,500 for the buildings and contents section, unless stated otherwise	2.5% of the claim amount, with a minimum of 2,500 for the buildings and contents section, unless stated otherwise	2.5% of the claim amount, with a minimum of 2,500 for the buildings and contents section, unless stated otherwise	2.5% of the claim amount, with a minimum of 2,500 for the buildings and contents section, unless stated otherwise	<b>All benefits (please note the exclusions below)</b>
1% of the insurance amount for the building and its contents	1% of the insurance amount for the building and its contents	1% of the insurance amount for the building and its contents	1% of the insurance amount for the building and its contents	<b>Earthquakes</b>
Replacing locks and keys, tracking leaks, emergency access, personal money and credit cards, strollers, wheelchairs, food in the fridge or refrigerator, loss of personal documents	Replacing locks and keys, tracking leaks, emergency access, personal money and credit cards, strollers, wheelchairs, food in the fridge or refrigerator, loss of personal documents	Replacing locks and keys, tracking leaks, emergency access, personal money and credit cards, strollers, wheelchairs, food in the fridge or refrigerator, loss of personal documents	Replacing locks and keys, tracking leaks, emergency access, personal money and credit cards, strollers, wheelchairs, food in the fridge or refrigerator, loss of personal documents	<b>Exceptions (No Deductions)</b>
Uncovered	Uncovered	20,000	50,000	<b>Fatal accident</b>
Uncovered	Uncovered	2,000	5,000	<b>Emergency medical expenses</b>
Uncovered	Uncovered	200	250	<b>The surplus</b>
Uncovered	Uncovered	5,000	10,000	<b>Returning home</b>
That the house has not been uninhabited for more than sixty consecutive days	That the house has not been uninhabited for more than sixty consecutive days	That the house has not been uninhabited for more than sixty consecutive days	That the house has not been uninhabited for more than sixty consecutive days	<b>The maximum period</b>
Saudi Arabia	Saudi Arabia	Saudi Arabia	Saudi Arabia	<b>Geographical scope</b>

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250,000	500,000	1,000,000	5,000,000	Damage resulting from an accidental incident
12,500	25,000	50,000	200,000	Alternative accommodation and loss of rent
Uncovered	Uncovered	1,000	5,000	Replacing locks and keys
Uncovered	Uncovered	1,000	5,000	Water leakage
250	500	1,000	5,000	Emergency Access/Response
25,000	50,000	100,000	300,000	Home Contents (Subcategories below)
10,000	20,000	30,000	100,000	Furniture, Contents, and fittings
7,500	15,000	20,000	65,000	Clothing materials / Clothes
7,500	15,000	20,000	50,000	Home appliances
Uncovered	Uncovered	10,000	20,000	Pottery
Uncovered	Uncovered	5,000	15,000	Carpet
Uncovered	Uncovered	15,000	50,000	Jewelry and valuable items
12,500	25,000	50,000	150,000	Burglary (a subcategory within household contents)
Uncovered	Uncovered	5,000	10,000	Personal Belongings
Uncovered	Uncovered	100,000	500,000	Owner's Liability
Uncovered	Uncovered	25,000	100,000	Tenant's Liability
Uncovered	Uncovered	1,000	5,000	Personal funds and credit cards
Uncovered	Uncovered	1,000	5,000	Strollers and wheelchairs
Uncovered	Uncovered	1,000	5,000	Food
Uncovered	Uncovered	1,000	5,000	Loss of personal documents
25,000	-	100,000	200,000	Accidental Death