



Insure your House and live in peace of mind

Start from
BD 40
VAT Excluded

Get protection for your furniture, home appliances, electronics and all your personal belongings from fire, water damage and theft.



24/7
Emergency home
help services



Cost of alternative
accommodation
or loss of rent



Jewellery
Coverage



Escape of water from
any tank, apparatus
or pipe

* Terms and conditions apply

Get Your Insurance
 **8000 8000**



Tasheelat insurance
تسهيلات للتأمين



Tasheelat Insurance
تسهيلات التأمين



Home Insurance

With Home insurance, you can have peace of mind knowing that you have coverage that meets your needs

Things that can be insured are



Residential houses & apartments



Household items & contents

The insurance coverage provides protection against damages caused by



Accidental fire



Storm, tempest and flood



Explosion of domestic appliances



Theft



Cost of alternative accommodation or loss of rent



Removal of Debris



Jewellery Coverage



Domestic Help cover



Strike, Riot, and Civil Commotion



Impact damage by any road vehicle or animal



Bursting and/or escape of water from tanks, apparatus, or pipes

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*Terms and conditions apply

Terms and Conditions

Section I Fire and Special Perils

The insurance cover shall provide protection against damage caused by:

- Fire
- Lightning
- Explosion of domestic appliances
- Aircraft physical damage
- Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood
- Earthquake
- Volcanic Eruption
- Bursting and/or escape of water from tanks, apparatus, or pipes
- Impact damage by any road vehicle or animal (other than own)
- Strike, Riot, and Civil Commotion

Cover Extensions	Limits (any one occurrence and in the annual aggregate)
Strike, Riot, and Civil Commotion	25% of total sum insured Deductible: 10% of the claim, min. BD 1,000/-
Jewelry cover whilst kept in a locked safe	BD 3,000/-
Alternative Accommodation or Loss of Rent	Up to BD 300/- per month and maximum BD 3,600/- in the annual aggregate
Removal of Debris	10% of total sum insured, maximum BD 5,000/-

Section II Third Party General Liability

Cover	The policy shall cover the insured against legal liabilities that may arise due to loss or damage caused by them to a third party's body or their property throughout the policy period and occurring at the insured's premises.
Limit of Liability	Residential: BD 10,000/- any one occurrence and in the annual aggregate Commercial: BD 50,000/- any one occurrence and in the annual aggregate

Section III Liability to Domestic Servant (Applicable to Home Care Cover only)

Cover	The insured's Legal Liability under Kingdom of Bahrain Law, including legal costs and expenses incurred by the insured with the insurer's written consent, in respect of accidental death and bodily injury occurring during the currency of the insurance anywhere within the Kingdom of Bahrain, to any member of the domestic staff of the insured employed in connection with the premises detailed in the schedule.
Limit of Liability	BD 1,000/- per event and in the aggregate Applicable to two named servants of the insured's domestic staff

Exclusions

The below general exclusions shall apply to all policies, subject to review as necessary:

- Malicious Damage
- Sabotage and Terrorism
- War and Civil War
- Radioactive Contamination
- Asbestos
- Fraudulent Claims or Misrepresentation
- Political Risks
- Cyber Risks