

Covers
to suit your needs

Property owners
can choose to cover



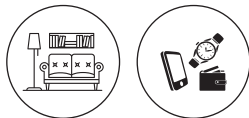
buildings only.

Owners residing in the property
can choose to cover



buildings, home contents, personal belongings, domestic helper(s)

Tenants residing in the property
can choose to cover



home contents, personal belongings, domestic helper(s)

A full circle of insurance products
keeps you covered at all angles.



Tel: 800 4746
www.omaninsurance.ae

This document is only a summary of the insurance covers offered. For full terms and conditions, please refer to the policy document available on our website www.tameen.ae or ask your insurance agent for a copy.

03/2021
Oman Insurance Company (P.S.C.)
Paid up Capital AED 461,872,125, C.R. No. 41952
Insurance Authority No. 9 dated 24/12/1984
TRN 100258594900003, Head Office: P.O. Box 5209
Dubai, United Arab Emirates, Tel.: +971 4 233 7777
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عمان للتأمين
Oman Insurance



Home
umbrella

Protection
for what
matters most

عمان للتأمين
Oman Insurance

Product benefits

We are here to protect you like none other. Our Home Umbrella plan offer covers for your belongings, yourself and your loved ones, on top of the regular property and house insurance.



Tailor-Made Protection

We offer you the flexibility to choose the covers as per your needs.



Quick Issuance

Get instant cover with a simple and quick process.



New for Old Cover

In case your items are damaged, lost or stolen, we will provide you with a new one of equivalent value.



Alternative Accommodation

While your home is undergoing damage control and repairs, we cover your expenses for an alternative accommodation.



Protection even when Unoccupied

We continue to protect your home even when you leave it unoccupied for up to 60 days.



Worldwide Coverage

Your personal belongings and liability are covered even when you are on the go!



Affordable Premium

With a premium of AED 1 per day, you can cover your home contents up to a value of AED 75,000.



Fast Claim Payout

Easy, fair and quick settlement of claims with minimum documentation.

Your Cover at a glance

Cover	Limits in AED
Building	
Fire and Allied Peril / Accidental Damage	As per Sum Insured
Loss of Rent or Alternative Accommodation	20% of the Building Sum Insured up to a max of 500,000
Breakage of Fixed Glass and Sanitary	10% of Building Sum Insured
Pipes and Cables	10% of Building Sum Insured
Removal of Debris	10,000 per claim/aggregate
Owner's Legal Liability to the Public	3,000,000 in aggregate
Water and Cooling Installations	10,000
Contents Only	
Fire and Allied Peril / Accidental Damage to household and contents	As per Sum Insured
Loss of Rent or Alternative Accommodation	20% of the Contents Sum Insured up to a max of 500,000
Household Removals	10% of Contents Sum Insured
Fatal Injury Benefit	70,000
Occupiers Personal and Employers Liability	3,000,000
Tenant's Liability	1,000,000 (upgradable)
Theft of Keys	3,000
Visitor's Personal Effects	2,500
Food Spoilage	5,000
Contents Temporarily Removed	20% of Contents Sum Insured
Contents in Open	5,000
Personal Belongings	
Personal Belongings, Valuables, Portable Equipment	As per Sum Insured
Loss of documents (Passport, driving license, work permit and residence permit)	1,000 per document and 3,000 in aggregate
Personal Money & Credit Cards	2,500
Domestic Helper	
Accidental Death	35,000
Accidental Medical Reimbursement	10,000
Repatriation (Accidental Death)	5,000