



## Home Guard Script

### What is the purpose of Home Insurance?

Your Home is where your heart is. After all it's the most secure place on earth for you and for your loved ones. Besides having invested so much wouldn't you like to go to sleep without the fear of ever loosing it? The one place you called "home".

If your answer is yes, we can help you to secure your home in just one step, allow us to present SHARQ Insurance Home Guard Insurance.

### What does Home Insurance Cover?

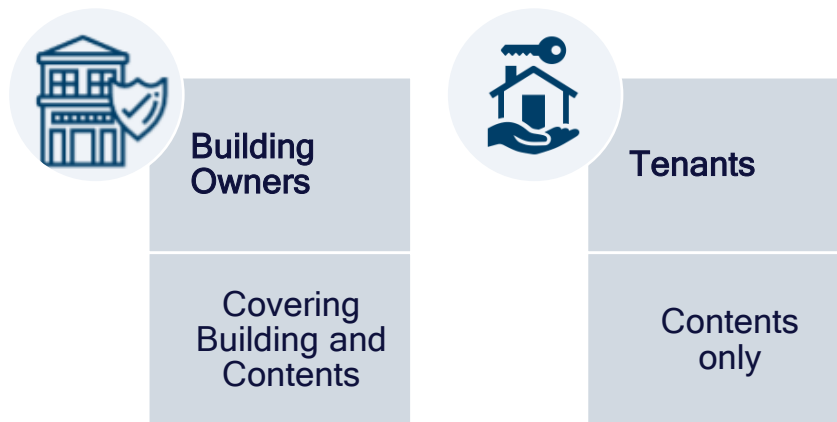
Home Insurance covers your home building and its contents against loss or damage by Fire & Lightning, Explosion, Riots, Air-Craft Damage, Impact damage, Storm / Tempest / Flood and Earthquake.



For the full description of the product, you may refer to our Policy Wordings.

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## Who can be covered?



## What does Home Insurance not Cover?

- a. Deliberate act by you, your family or another person with your express or implied consent to cause the item to be lost or damaged.
- b. Wear and tear, depreciation, deterioration.
- c. Damage caused by atmospheric conditions, mould, mildew, insects, vermin, action of light, rot or inherent defect.
- d. A process of cleaning, repairing, restoring or altering etc.

For General exclusions in detail, you may refer to the Policy Wordings.

## How much you are covered for?

Sum insured (shown on your schedule).

**Important note:** We ask you to nominate your required sum insured. Your building sum insured should be adequate to replace your building and its fixtures and fittings using new materials as well as other necessary costs in the event of a claim. Your contents sum insured should be adequate to replace all your contents with new items.

## What is the Premium and how is it calculated?

Premium means the amount required to pay under the policy. It is calculated based on the Sum Insured chosen with a minimum premium of Qrs. 500/-.

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## Premium Tariff:

NO	SUM INSURED (QAR)	PREMIUM (QAR)
1.	1,000,000/-	500/-
2.	2,500,000/-	1,250/-
3.	5,000,000/-	2,500/-
4.	7,500,000/-	3,750/-
5.	10,000,000/-	5,000/-
6.	12,500,000/-	6,250/-
7.	15,000,000/-	7,500/-
8.	17,500,000/-	8,750/-
9.	20,000,000/-	10,000/-

## How to avail a Home Insurance from Sharq?

You may login to Sharq Insurance portal [www.dbaonline.com](http://www.dbaonline.com) and avail policy online

OR

Talk with a Sharq representative at **4015 4000** or send an Email to [contactus@sharqinsurance.com.qa](mailto:contactus@sharqinsurance.com.qa) / [SharqGeneralUW@sharqinsurance.com.qa](mailto:SharqGeneralUW@sharqinsurance.com.qa) to guide you through the process.

## Requirements:

1. Duly filled Proposal form
2. Valid Passport copy
3. Valid Qatari id copy

## How do I file a claim?

You may contact our Claims Office located in Al Gharaffa on telephone: **4015 4032** or email [contactus@sharqinsurance.com.qa](mailto:contactus@sharqinsurance.com.qa) / [SharqNonMotorClaims@sharqinsurance.com.qa](mailto:SharqNonMotorClaims@sharqinsurance.com.qa). We shall provide you with a Claim Form and explain what appropriate documents that needs to be provided in order to process your claim subject to the policy terms and conditions.