



# HOME OWNER'S INSURANCE



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## What is Home Owner's Insurance?

The SRIC Home Owner's Insurance covers the insured buildings, immovable fixtures and fittings, outbuildings, walls gates, fences on the same premises and used solely in connection with the insured.

## Who is the insured?

The person who owns the private residence. In a case of joint-ownership, for example, husband and wife, both names should be shown.

## What are the insured perils?

When disasters strike, make sure you are ready for them. The SRIC Home Owner's Insurance policy covers your home against the following:

- Accidental damage to the structure of the house
- Fire, lightning and explosion
- Storms and wind
- Water, hail and snow
- Bursting or overflowing of water tanks/ pipes
- Riot, strikes and malicious damage
- Earthquake
- Housebreaking, theft or attempted theft following forcible entry or exit
- Power surge

## Extensions

This policy also covers property related extensions such as the following:

1. Emergency alternative accommodation  
Get up to E5, 000.00 reimbursement for sourcing alternative accommodation while we process your claim.
2. Protection of buildings against further damage
3. Geyser Cover extension  
Your geyser is covered against accidental damage and bursting.
4. Debris removal and costs associated with removal of fallen trees

\* Terms and Conditions apply

### Pricing examples for standard constructed houses

Value of House Insured	Premium per year
E100, 000	E350
E500, 000	E1, 500
E800, 000	E2, 400
E1, 000, 000	E3, 000
E2, 000, 000	E6, 000

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## What happens when I renovate my house?

Your house has to be re-evaluated, to ascertain its new value. You will then submit the new evaluation, which will be used to calculate the premium.

## How do I claim?

- Notify us (in writing or in person) as soon as you discover the damage.
- Fill in the necessary Claim Form and submit the required accompanying documents