

Whatever the world brings, your home is safe

Secure Home

War Property Damage Takaful Cover

8002244

www.takaful.ae

Overview

During times of regional uncertainty, protecting your home becomes even more important.

You can now add War Property Damage Takaful Cover to your Home Takaful.

An optional takaful cover designed to safeguard your home against damage caused by war-related events, providing an additional layer of financial security for one of your most valuable assets.

Coverages

This takaful policy provides **Physical Loss or Damage** to the participant's property, **including the building structure and contents of private dwellings**, directly caused by War.

Scope of Takaful Cover:

- Property damage (including Home Contents) only
- Residential apartments & villas in UAE only
- Private residential occupancy only

Insured Perils:

Subject to the terms, conditions and exclusions of this takaful policy, coverage applies to physical loss or damage caused by:

- War (declared or undeclared)

Period of Insurance:

12 Months from the takaful policy effective date

Eligibility for Cover:

For Abu Dhabi National Takaful customers. The participant's property must be a residential apartment or villa in the UAE, used solely for private residential purposes.

Key Conditions

- Takaful Coverage: Property damage (including Home Contents) only
- NO Reinstatement of limit
- Occupancy: Property must be used for private residential purposes only
- Construction: Building must be of reinforced concrete construction
- Territorial Scope: United Arab Emirates only
- Sanctions Limitation Clause
- All other terms, conditions, clauses and exclusions shall apply as per ADNTC's standard takaful policy wording unless otherwise specifically stated herein
- The takaful cover is restricted to Property being a private residential dwelling of standard construction and not used for commercial purposes
- The takaful policy limit applies any one occurrence and in the annual aggregate

Exclusions

- Excluding Bodily injury or death
- Excluding Loss of rent
- Excluding Cyber attack or electronic warfare
- Excluding Biological or chemical contamination
- Excluding Vacant properties exceeding 30 days
- Excluding Nuclear / radiological contamination
- Excluding Confiscation, requisition, or detention by order of any authority
- Excluding Loss or damage to land, landscaping, or external driveways
- Excluding Accounts, bills, currency, money, deeds, notes, securities, evidences of debt or title, letters of credit, stamps, tickets, bullion, gold, silver and other precious metals, diamonds, precious and semi-precious stones, jewellery or furs, fine arts
- Excluding any property, including apartment, unit, villa, or building, that has sustained damage arising from political violence, whether or not a claim has been submitted

Benefits & Pricing

Option 1

Coverage Limit	₹ 250,000
Deductible	₹ 5,000
Yearly Contribution	₹ 1,500

Option 2

Coverage Limit	₹ 1,000,000
Deductible	₹ 5,000
Yearly Contribution	₹ 3,000

Option 3

Coverage Limit	₹ 2,000,000
Deductible	₹ 5,000
Yearly Contribution	₹ 5,000

Notes:

- Above yearly contribution is excluding VAT
- Rates are based on the property being a private residential dwelling of standard construction and not used for commercial purposes
- The limit applies to any one occurrence and in the annual aggregate

Contact Information:

For any queries related to coverage, benefits, claims procedure or policy administration you may contact Abu Dhabi National Takaful Company:

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