

Home Owner's Property Insurance

The following is a summary of cover provided by our policy (based on your assessor's report). Major risks covered are: fire, smoke damage, malicious damage, theft, hold-up, lightning storm, snow, hail, flood, and earthquake (optional). The policy also includes accidental damage cover.

ITEM	COVER	PREMIUM
Accidental breakage (excluding cameras and video cameras)	Up to NIS 5,000 per item/ per incident.	Included in basic premium
Valuable items including: <ul style="list-style-type: none"> • TV, video and stereo equipment. • Computers/laptops • Photographic equipment • Silverware • Carpets • Antiques/Collections 	Cover for replacement value (major risks) Up to NIS 5,000 per item/ per incident. (accidental damage) N.B. Items must be listed in assessors report	
Jewelry (excluding loose, uncut diamonds)	All risks for up to 20% of sum insured	Included in basic premium
Jewelry (excl. loose, uncut diamonds)	Over 20% of sum insured	* Additional premium
Jewelry – overseas cover	All risks cover	* Additional premium
Computers, laptop computers, cameras and video cameras	All risks cover (Optional: overseas cover)	* Additional premium
Personal effects and/or clothing N.B. Eye-glasses/contact lenses and cell phones are not covered.	Loss/theft outside the home up to NIS 5,000 (but not if stolen from a car)	Included in basic premium
Bicycles, lawnmowers	Cover of up to NIS 2,500 if these are locked up when outside	Included in basic premium
Third Party Cover	NIS 1,000,000 (for guests / visitors injured due to your negligence)	Included in basic premium
Liability for Domestic Workers	\$1,500,000 per incident \$5,000,000 per year (contingent on payment of Bituach Leumi)	Included in basic premium
Terror Cover (Not available in all areas)	For any claim over and above what is recovered from חס רכוש	* Additional premium
Cash (excluding checks, travel / tickets and credit cards)	Up to 0.5% of sum insured	Included in basic premium

* You must contact us if you would like to add on any items that require an additional premium.

PLEASE NOTE:

- 1) There is **NO COVERAGE** for any items stolen from a car.
- 2) You must have a recent assessor's report. Call us for details.