

General Exclusions

- a. War and related risks
- b. Radioactive and nuclear
- c. Wilful or intentional acts
- d. Terrorism Exclusion
- e. Strike, riot, and civil commotion
- f. Information Technology Clarification Clause
- g. Date Recognition Clause

Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this Policy.

Terms & Conditions

Section – 1

- a. Time Adjustment Clause (applicable to NatCat)
- b. Pairs & Sets Clause
- c. Alterations and Repairs

Section – 2

- a. Reinstatement Value Clause
- b. First Loss (without Average)

Section – 3

- a. Accident occurred as a result of perils insured under Section 1 and within the insured premise only.

Section – 4

- a. Fire and Explosion
- b. Pet Liability Clause (Limit: USD 150)

Pets herein refer to any domesticated dog, puppy, cat, and rat

ក្រុមហ៊ុន អេទីកា ផេនេរ៉ាល អ៊ិនស្យូរ៉ង់ (ខេមបូឌា) ម.ក
Etiqa General Insurance (Cambodia) Plc.

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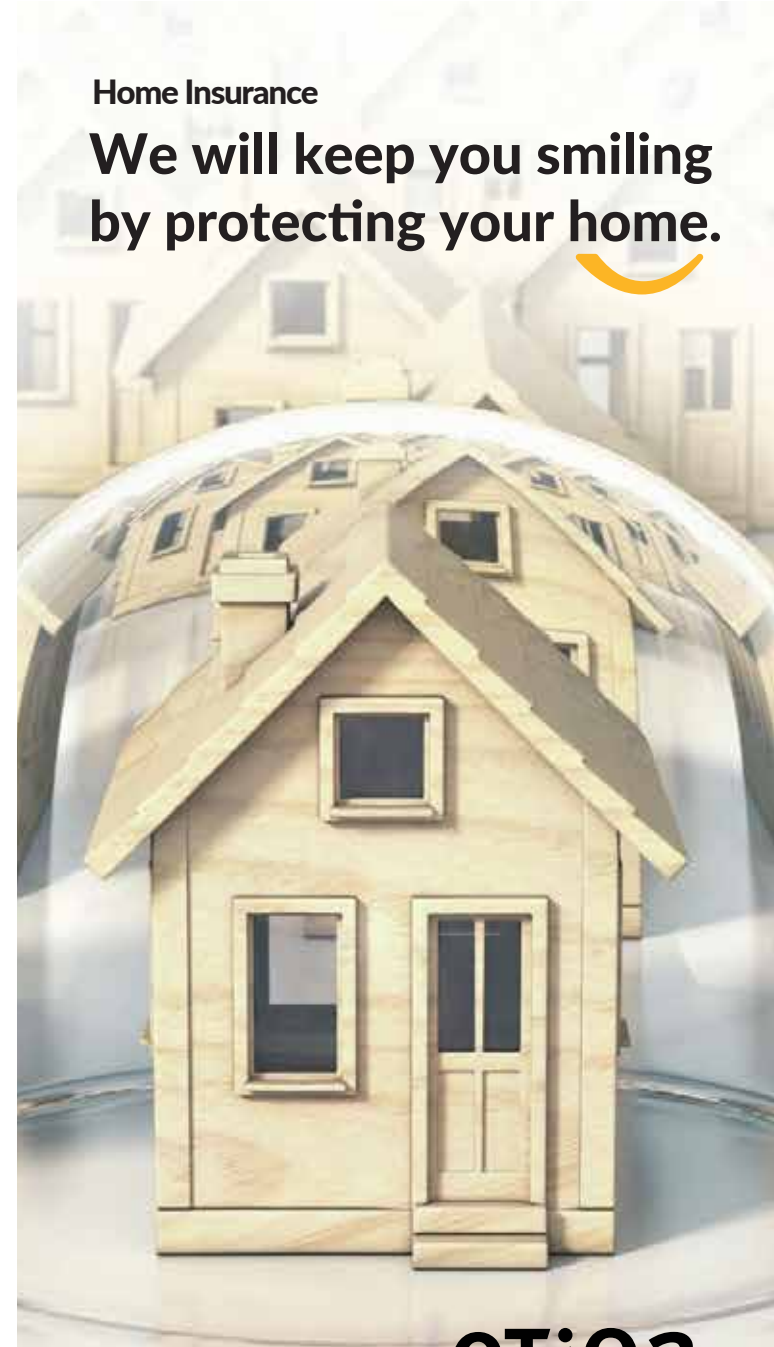
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Connect with us at:



Home Insurance

We will keep you smiling
by protecting your home.



eTiqa

General Insurance

A Member of  Maybank Group

Your home is the most valuable asset, and it is the heart of your family, your possessions, your truly special investment, and your memories, Etiqa Home Insurance is designed to protect your home from any misfortunes against loss or damage as a result of:

Section 1 – Fire

Covers you for loss or damage to your home building and/or contents caused by:

- Fire
- Lightning
- Domestic gas explosion
- Flood
- Windstorm, Hurricane, Cyclone, and Typhoon
- Aircraft Damage
- Water Damage
- Impact Damage
- Vandalism & Malicious Damage

ADDITIONAL BENEFITS

- Renting fee
- Fire Fighting Expenses
- Removal of Debris
- Architect's Fees

Section 2 – Housebreaking

Covers for loss of or damage to your home contents such as electronic equipment, jewellery, money and/or personal belonging as a result of the following events:

- Theft or attempted theft consequent upon forcible and violent entry
- Armed robbery or hold up



Section 3 – Key-Income Earner (Maximum 2 Persons)

Covers the accident to key income earner due to external or visible violence caused by fire and its allied peril(s) or thieves resulting solely, directly and independently of any other cause in:

- Accidental Death
- Permanent Total Disablement
- Medical Expense
- Accidental suffocation through smoke, fumes, and gas clause



Section 4 – Home Liability Ability Protection

Indemnifies against all sums which you shall become legally liable to pay as owner of the premises for:

- Bodily injuries/death to any third party; and
- Loss/damage to third party's property
- Pet Liability
- Loss or damage to third party caused by fire and explosion
- Legal expenses.

Exclusions

The Company shall not cover the following event:

Section – 1

- a. By theft during or after the occurrence of a fire.
- b. Consequential losses of any kind
- c. Own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process
- d. Durning of property by order of any public authority
- e. Subterranean Fire

Section – 2

- a. Loss, Destruction or Damage
- Due to any such theft or attempt thereof by any of the Insured's family, domestic servants, or any person lawfully on the insured premise;
 - An house being opened by a key obtained through its having been left on the insured premise or any form of collusion acts;
 - The insured premise is in the occupation of a sub-tenant unless being declared and accepted by the Company;
 - Unoccupied insured premise longer than 7 days;
 - Theft by Deception
 - Criminal Breach of Trust

Section – 3

- The Insured is in a state of unsound mind;
- The Insured is in a state of intoxication.

Section – 4

- Act or Omission;
- Contractual Liability;
- Any Person Lawfully in the Premises or a Member of Your Premises, under Care and Custody Control; Fines, Penalties, Punitive Damages Exclusion Clause
- Gradual Environmental Impairment Exclusion Clause
- Asbestosis Exclusion Clause

Home Insurance

Etiqua Home Insurance				Plan			
				Bronze	Silver	Gold	
				Sum Insured	Sum Insured	Sum Insured	
No.	Product Feature	Cover	Subject Matter				
1	Fire & Allied Perils * (Building & Content)	We will indemnify the Insured for loss or damage to property insured by this policy occurring during the period of insurance and whilst at the situation of risk where such loss or damage is caused by 1) Fire, 2) Lightning, 3) Domestic gas explosion 4) Flood 5) Windstorm 6) Water damage 7) Aircraft damage 8) Impact damage 9) Vandalism & Malicious Damage	1. Building: Structure and Decoration 2. Contents: Furniture, Fixtures and Fittings, Electronic Equipment, Household Appliances, and Personal Belongings. Total Sum Insured	35,000.00	70,000.00	150,000.00	
		Additional Benefits					
		10) Renting fee Max. 3 Months		250.00 per month	300.00 per month	400.00 per month	
		11) Fire Fighting Expenses		Up to USD 100.00			
		12) Removal of Debris (With Separate Sum Insured)		5% of Sum Insured			
	13) Architect's Fees		5% of Sum Insured				
2	Housebreaking (Theft on Content)	We will pay you up to the sum insured shown in the Certificate of Insurance for loss of or damage to property which occurs during the period of insurance at the location shown in your Certificate of Insurance as a result of the following events: 1) Theft or attempted theft consequent upon forcible and violent entry into any part of the insured premises; 2) Theft consequent upon threat of or violence to you and your domestic servant (including armed robbery and hold-up).	1. Other Contents: Furniture, Fixtures and Fittings, Electronic Equipment, Household Appliances, and Personal Belongings	6,500.00	10,500.00	14,500.00	
			2. Jewelry Limit:	2,500.00	3,000.00	3,500.00	
			3. Money Limit:	1,000.00	1,500.00	2,000.00	
			Total Sum Insured:	10,000.00	15,000.00	20,000.00	
3	Accident to Key-Income Earner (Maximum 02 persons)	The scope of cover provided by the policy varies if the Accident occurring in the insured premises due to external or visible violence caused by fire and its allied peril(s) or thieves during the Period of Insurance resulting solely, directly and independently of any other cause in: 1) Accidental Death 2) Permanent Total Disablement 3) Medical Expense 20% of total sum	1. Accidental Death: Per Person	10,000.00	15,000.00	20,000.00	
			2. * Permanent Total Disablement:	10,000.00	15,000.00	20,000.00	
			3. Medical Expenses: Per Person/ Accident	2,000.00	3,000.00	4,000.00	
			4. Total Sum Insured	20,000.00	30,000.00	40,000.00	
4	Home Liability Protection	We will indemnify You against all sums which You shall become legally liable to pay as occupier of the insured premises, a) For death or accidental bodily injury to any person other than members of your Household and Domestic Servant, b) Accidental Damage to property other than property belonging to or under care and custody control of You. The maximum amount payable under this Policy in respect of any one event or series of events constituting one occurrence will not exceed amount specified in the Certificate of Insurance inclusive of all legal fees and other expenses.	1. Death or Bodily Injury to Thrid Party 2. Third Party Property Damage	100,000.00 Any one occurrence or in aggregate	100,000.00 Any one occurrence or in aggregate	100,000.00 Any one occurrence or in aggregate	