

HOMECARE FAQs

1. WHAT IS JUBILEE GENERAL HOMECARE INSURANCE?

A range of Home Insurance plans which you can select as per your needs.

2. WHAT DOES HOMECARE COVER?

HomeCare plans are exclusively designed Home insurance plans that provides extensive cover for Cash, Jewelry, Home contents as well as Home Structure. The plan coverage is also extended for Loss of Rent in Plan B & C only.

3. HOW DOES HOMECARE PLAN BENEFIT ME?

Jubilee General HomeCare plans covers your home against:

- Armed robbery, burglary, house breaking
- Earthquake
- Rain, Flood, Cyclone, Storms
- Riot & Strike Damage
- Malicious Act
- Fire & Lightening
- Explosion
- Water Damage
- Third Party Cover
- Accidental Glass Breakage
- Accidental Damage to Underground Tanks

4. WHAT ARE HOMECARE PLAN COVERAGE LIMITS AND HOW MUCH DO I NEED TO PAY?

	Plan A	Plan B	Plan C
Building Structure	-	1,000,000	2,000,000
Loss of Rent	-	100,000	200,000
Content	500,000	1,000,000	2,000,000
Jewelry	150,000	300,000	600,000
Total Sum Insured	650,000	2,400,000	4,800,000
Net Premium (PKR)*	13,000	24,000	39,500

(*) Net Premium is inclusive of all Government taxes, Levis, and Stamp Duty

5. FOR HOW LONG AM I COVERED?

This is an annual policy you will be covered for a year (365 days).

6. WHAT IS MEANT BY HOME STRUCTURE?

Home structure means building of your home, built of bricks & stones.

7. HOW CAN I ENROLL FOR JUBILEE GENERAL HOMECARE?

All you have to do to avail any insurance plan is follow the series of questions under that particular plan. We offer different types of insurance plans whose differences are based on premium or specific information. This is why our plans are custom made to cater to you. All you have to do is answer the questions that come in front of you and you will be able to find a plan that suits your needs.

8. WHAT INFORMATION DO I NEED TO SHARE WITH JGI TO ENROL?

You will need to share:

Personal Information
Property details

9. CAN I GET HOMECARE INSURANCE IF I AM LIVING IN A RENTAL PROPERTY?

If you are living in a rental property only your home contents (owned by you) will be covered the building & structure will not be covered in your policy.

10. WHAT IS MEANT BY HOME CONTENTS?

Home Contents including household goods and personal belongings. Such as:

Electronic appliances including Television/Plasma Screen DVD/home Theater/Audio System
Personal Computers, Cameras Furniture & fixtures, Upholstery carpets, Dinnerware & crockery,
Kitchen Appliances (refrigerator & deep freezer) Air conditioners, Phone sets, Apparel, Home
fabrics and personal effects.

11. WHAT DOES CASH & JEWELRY COVER INCLUDE?

Jewelry including (Gold Sets, Diamond Sets, Rings, Necklaces, Earrings, Bangles) & High value watches, designer accessories which exceeds amount of Rs. 50,000.

Jewelry is covered in the following situations:

At Home

Specified Safe deposit Locker

Transit between Home & Locker

In transit up to 25% of the total limit

Cash includes (Currency & Prize bonds)