

FREQUENTLY ASKED QUESTIONS

1) WHAT IS JUBILEE GENERAL HOMECARE INSURANCE?

A Home Insurance product where you can select your extent and value of coverage as per your need.

2) WHAT DOES HOMECARE COVER?

HomeCare has been exclusively designed to provide comprehensive cover for your Home Structure and Contents. Not only this, the exclusive design of this product also enables you to extend the coverage to include insurance for loss of rent and cash & Jewelry at home, for nominal premium charges.

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 & Lightning
- ✓ Explosion
- ✓ Water Damage
- ✓ Third Party Cover
- ✓ Accidental Glass Breakage
- ✓ Accidental Damage to Underground Tanks

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

Since HomeCare has been designed in such a way that you can build the coverage for limits as per your desire, you get the option of following to choose from:

1. Building Structure: Limit range available to choose from Rs. 1,000,000 up to Rs. 10,000,000
2. Contents in Home: Limit range available to choose from Rs. 500,000 up to Rs. 10,000,000

The premiums directly depend on the level of limits selected and whether only Building or Contents or both the covers have been opted for. HomeCare is available for premium starting from as low as Rs. 2,500 per annum.

Moreover, for nominal additional premium the Building cover can be extended to include loss of rent insurance for a limit of 10% of the Building Limit. likewise, Contents cover can also be extended to include Cash and Jewelry insurance for a limit of 30% of the Content Limit in exchange for nominal premium charges.

The premiums shown will be inclusive of all applicable taxes and levies, however, additional 4% WHT may be applied if you are a Tax Non-Filer.

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?

Simply click on the Buy now tab under HomeCare Product, select your required limits and coverages such as Building, Contents, etc. Once you have designed your required plan, you will be requested for your details as well as payment and delivery options and you are done. Its as easy as 1,2,3...

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
- ✓ 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)

12) WHO CAN I TALK TO IF I HAVE MORE QUESTIONS OR WANT TO LODGE A CLAIM?

If you have any further queries or concerns or you want to intimate us a claim, You can contact us on:

UAN: 111 654 111. Tel: (021) 32416022-26

Toll-Free: 0800-03786

Fax: (021) 32438738, 32416728

Email: info@jubileegeneral.com.pk

Website: www.jubileegeneral.com.pk