

HOME TAKAFUL



YOUR HOME

At Ayady Takaful, we firmly believe that your home should be your castle. A place where you can find peace and a sense of security. Once you're in the premises of your home you should be able to kick back and relax. However unforeseen circumstances can alter the situation.

1. Building Cover

What is covered?

- Cover for your Building against loss or damage from specific causes like fire, theft, storm, lightening, flood and other natural perils.
- Architect's and surveyors fees, removal of debris and demolishing costs.
- Impact damage by vehicles.

Building against loss or damage from specific causes such as fire, theft, storm, lightening and flood.

The initial 5000 rufiya of any claim must be beared by the insured(you)

What about accidental damage?

You can also choose to cover accidental damage to fixed glass and sanitary fixtures-such as glass in a built-in cooker hob, or a washbasin under our optional covers section.

2. Home Contents

What is covered?

- The contents in your home against loss or damage from specific causes like fire, theft, storm, lightning and flood.
- Damage to contents temporarily removed and in the open from specific causes like fire, theft, lightning and flood.

Goods are replaced on a "new for old" basis, for most items (though not clothing or linen).

Your TV, video, audio and audio visual equipment, or your home computer can be extended as an optional cover.

Optional Covers

Temporary alternative accommodation

We are as concerned about your home as we are about you. If your home is made uninhabitable by any of the specific causes that we cover, we will provide you with the cost of alternative accommodation until your home is habitable again.

Accidental breakage of fixed glass and sanitary fixtures

It includes covers to accidental breakage of fixed glass forming part of the buildings. For example shower trays and washbasins.

Your liability to the public

If you, as the owner or occupier of your home, face a claim for which you are legally liable for due to an incident which has occurred to your covered property (for instance a fire on your property affecting to your neighbor's house), the damages and legal costs to the third party up to MVR 100,000 will be paid by us.

Accidental damage to specified contents

It includes covers to accidental damage to radio receivers, television sets and games, recording and audio equipment, computers, mirrors and glass.

Documents required for application

- Home registry copy
- ID. Card copy
- If mortgaged, Copy of loan agreement

Note: Proposal Forms can be downloaded from our website