



Domestic package insurance

Whether you are a house-holder or a house-owner, or both, you need to protect yourself against a great number of risks that you may be exposed to. Our Domestic Package insurance cover is designed specifically for preventing or mitigating financial losses occurred as a result of those risks.

What's covered?

- Flood Damage
- Standard Explosion
- Electrical clause I
- Designation of property
- Architects' Quantity Surveyors' and other fees
- Cost of Demolition and Clearing and Erection of hoardings
- Misdescription
- Spontaneous Combustion
- Consulting Engineer's fees
- 85% condition of average in conjunction with reinstatement of value
- Cost of Re-erection
- Breach of conditions & warranties
- Capital Additions
- Fire Brigade
- Reinstatement Value Clause (applicable to merchandise or stock in trade)
- Earthquake, Fire and Shock
- Alterations and repairs
- Malicious Damage
- Tenants Clause (Notification of increase of Hazard where insured owns building)
- Strike, Riot and Civil Commotion
- Special Perils A-H
- Automatic Reinstatement of loss Clause
- Fuels and Tank Clause
- Bush fire

What's NOT covered?


- Hazardous Goods
- Theft by own servant or Insured's family members
- Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion.
- Loss or damage occasioned by or through or in consequence of the burning of the property by order of any public authority.
- Subterranean Fire
- Goods held in trust
- Bullion or unset precious stones.
- Any curiosity or work of art with a value exceeding 2500/-
- Manuscripts, plans, drawings or designs, patterns, models or moulds.
- Securities, obligations or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books, computer systems records.
- Coal, against loss or damage occasioned by its own spontaneous combustion.
- Explosives
- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks & Terrorism and Exclusion Clause
- Electronic Date Recognition Clause




Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance

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