

 NICOZ DIAMOND INSURANCE LIMITED <small>Be Insured Be Secured Be Delighted</small>	NICOZ Diamond Insurance - Head Office Insurance Centre 30 Samora Machel Avenue Harare Zimbabwe
<i>Customer Services Contacts</i>	Tel : Call Center : +263-4-701133, 704911, 251008, 700146 Toll free 0800 4244 Email: support@cabs.co.zw
PRODUCT NAME	HOME PLAN INSURANCE PRODUCT A. HOME OWNER B. HOME CONTENTS/HOUSE HOLDERS C. PERSONAL ALL RISKS COVER

Summary of Cover

This is a domestic policy that provides cover for assets belonging to an individual such the private dwelling house, house contents and precious small items that are normally carried by or upon the person. The three sections are shown below:

1. House Owners

Designed for the homeowner and covers buildings of the home, including outbuildings, retaining walls, tennis and basketball courts, borehole pumps, swimming pools, gates and fences against the following perils:

- Fire
- Lighting
- Explosion
- Storm,
- Impact by road vehicles or falling aircraft
- Riot, strike and civil commotion
- Malicious damage
- Theft of fixtures and fittings
- Breakage of fixed glass

Extensions

- Loss of rent
- Public Supply or mains connections
- Municipal Fire Brigade Charges
- Public Authority Requirements
- Mortgagee Clause
- Tenants Clause

Excesses:

- Theft of swimming pool and borehall pumps, gate motors:
- 10% of the amount of loss

2. House Holders

A section of the home plan policy designed to cover loss of or damage to movable contents of the home against the following perils:

- Theft
- Fire
- Lighting
- Storm/floods
- Explosion of domestic gas
- Strikes riot and civil commotion

Extensions

- Accidental damage to TV sets
- Theft of laundry on washing line
- Theft of goods belonging to domestic workers
- Deterioration of foodstuff in fridge subject

3. Personal All Risks

This section is designed to cover items normally worn or carried on the person and cover applies anywhere in the world.

The cover is on an all risk basis and premium is charged per individual item because of the wide cover given. The cover cannot be taken on its own but in conjunction with either the house owners or house holders section, or both.

Items covered under this section (Makes and Serial Numbers must be provided in your application :

- Clothing and personal effects
- Spectacles
- Prescription sunglasses/ contact lenses

- Jewellery
- Pedal cycles
- Mobile phones, iPods, iPads, iPhones and laptops