

 <b>RM Insurance Company (Private) Limited</b> <small>A Member of the OLD MUTUAL Group</small>	<b>RM Insurance Company (Private) Limited</b> 100 The Chase Emerald Hill Harare Zimbabwe
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<b>PRODUCT NAME</b>	<b>HOME OWNERS (BUILDINGS) INSURANCE</b>

### Summary of Cover

1. fire lightning thunderbolt explosion earthquake.
2. Storm tempest flood bursting or overflowing of water tanks or apparatus.
3. Non-political riot civil commotion malicious damage.
4. Impact by aircraft vehicles or trees or collapse of television or radio aerials theft.
5. Loss of rent as a result of fire lightning, explosion storm.
6. Accidental damage to window panes, cisterns, water mains and electricity supply line from any cause.
7. Debris removal from premises following an insured loss.
8. Property owners liability up to 5% of the value insured
9. Main house, Private garages, domestic outbuildings walls gates fences, swimming pools filtration plants borehole pumps and electrical motors satellite dishes tennis courts sauna bath paved driveways pathways landlord's fixtures and fittings.

### Exclusions

1. loss or damage directly or indirectly caused by political riot
2. Damage to perimeter walls caused by flooding.
3. loss or damage to unoccupied premises
4. Premises not used for residential purposes