

For a question on any of our products you can search our FAQ section below. If you're unable to find an answer to your question here, speak to one of our dedicated insurance advisors on **800 RSA (772)** or email us directly on rsadirect@ae.rsagroup.com

1. Do I need Buildings Insurance?

Buildings insurance is only needed if you are legally liable for the building, i.e., if you own the building as a landlord. As the vast majority of people in the UAE are only tenants paying rent, this insurance is not applicable to them.

2. What is "Outside of the home" cover?

This cover is for objects that are literally "taken outside of the home". These items could include cameras, watches, sunglasses, jewellery and so forth.

Cover for such items can be arranged on both a specified and an unspecified basis. Items over AED 10,000 need to be specified, while items below this amount can be insured by a general sum.

Request for an online quote or call us directly on 800 RSA (772) for further assistance.

3. Will my policy be affected if I go away on holiday?

Home insurance and cover while you are away on holiday is provided with the condition that you do not leave your home empty for more than 60 days.

In case you plan to be away for more than 60 days, contact us on **800 RSA (772)** and speak to one of our dedicated insurance advisors to arrange for your cover to be extended

4. How are lost or damaged items replaced?

Lost or damaged items will either be repaired or replaced on a new for old basis if repairing the item is not possible.

5. How will my renewal policy be affected if I make a claim?

In most cases, it shouldn't make a big difference to your policy. However, for the small number of cases where the number of claims is well above the average, we may alter the terms of cover and/or increase the premium when it's time to renew the policy.

6. What is the excess (deductible) if I make a claim?

The excess or deductible is dependent on the section you are claiming under. The standard excess for buildings is AED 1,000, for contents its AED 250, and cover outside the home is AED 250. For excess on packaged schemes, please refer to your policy schedule.

7. How much should I insure my home and contents for?

Building should be insured for the amount of their rebuilding cost (not current market value), which can usually be found on the buyers' report or survey, obtained upon purchase of the property. However, please note that this figure will need to be revised in keeping with market inflation.

On the other hand, contents must be insured for the total current replacement cost of all items you would take with you if you were moving out. These items could include, but not limited to, carpets, curtains, furniture, electrical appliances, valuables, clothing and personal effects.

Items that are to be insured outside of the home do not need to be included in the contents sum insured figure.

Request for an online quote or call us on 800 RSA (772) to speak to one of our insurance advisors.

8. Do I need to list all of my contents?

Only items in the home that are worth more than AED 4,000 need to be specified. Please note that there is no increased charge for these - the figures are mainly for our reference.

9. Do I need to provide valuation or proof of purchases for my items?

As a rule, no. However, we may ask at the time of claim for any proof of purchase like receipts or any operating manuals. For items that are specified in the policy under cover outside of the home, these need to be supported by proof of purchase or a recent valuation certificate.

10. Will my buildings insurance cover my outbuildings such as the garage and shed?

Yes, all domestic garages, outbuildings, sheds, extensions and conservatories fall under the definition of buildings and are covered under that section. You should make sure that the sum insured for your buildings cover includes the rebuilding cost of these structures.

11. If I have a mortgage, will you note the lender's interest on my policy?

Yes, you can add the name and address of your mortgage lender on the summary of details page which appears after you have entered your payment details.

12. Can I insure my home if it is used for business?

Our home insurance policy is designed for items of personal use only. However, if your home-office is used for anything other than paperwork and telephone calls, such as receiving clients/customers, employing staff or keeping business related cash or stock at the property,