

## Policy Terms & Conditions provided by Qatar Insurance Company Q.S.P.C.

This policy is a contract of insurance and is the basis upon which all claims will be considered. Each Insured Person should read this policy carefully ensuring that he/she fully understands all the terms and conditions. If there is any point which requires clarification, please contact Qatar Insurance Company, P.O. Box 666, Tamin Street, West Bay, Doha, Qatar, Tel: CALL CENTER 8000 742 +974 4496 2222, Fax: +974 44831569.

This insurance policy has been arranged for providing insurance to the Insured named in the Schedule. The Company will provide the Insured Person with insurance in the manner described in each Section of this Policy subject to the terms, provisions, conditions, limitations and exclusions herein and the General Exceptions and General Conditions of this Policy (hereinafter collectively referred to as the Terms of this Policy)

### SCOPE OF COVER

|              |   |  |
|--------------|---|--|
| SECTION I    | - | BUILDINGS COVER (FOR OWNERS)   |
| SECTION II   | - | LOSS OF OR DAMAGE TO CONTENTS  |
| SECTION III  | - | ADDITIONAL EXPENSE OF ALTERNATIVE ACCOMMODATION  |
| SECTION IV   | - | ACCIDENTAL DAMAGE TO CONTENTS OF THE INSURED (OPTIONAL)  |
| SECTION V    | - | COMPENSATION FOR DEATH/PERMANENT DISABLEMENT OF THE INSURED AND/OR SPOUSE AND/OR DOMESTIC SERVANT/DRIVER AND/OR CHILDREN OF THE INSURED (OPTIONAL) |
| SECTION VI   | - | LOSS OF OR DAMAGE TO DOMESTIC SERVANTS/DRIVER'S PROPERTY   |
| SECTION VII  | - | VISITOR'S PERSONAL EFFECTS   |
| SECTION VIII | - | LIABILITY TO THE PUBLIC/LANDLORD   |
| SECTION IX   | - | ALL RISKS EXTENSION (OPTIONAL)   |

### INSURED PERILS

1. Accidental fire, Lightning, Thunderbolt, Subterranean Fire, Explosion building cover (owners only)
2. Riot and Strike, which for the purpose of this Policy shall mean:
  - a. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an Excluded Peril
  - b. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequence of any such disturbance.
  - c. The wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out.
  - d. The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequence of any such act.
3. Aircraft or other Aerial Device or any article dropped there from
4. Bursting or Overflowing of Water Tank, Apparatus or Pipe, excluding damage caused to such water tank, apparatus or pipe
5. Theft accompanied by actual, forcible and violent breaking into or out of a building or any attempt thereat, provided that during any period when the building is left without an inhabitant, cover against Theft is suspended from the beginning of the sixty-first day of such consecutive unoccupancy in any one Period of Insurance
6. Earthquake, Volcanic Eruption (including Flood, Overflow of Sea occasioned thereby)
7. Hurricane, Cyclone, Tornado, Windstorm (including Flood, Overflow of Sea occasioned thereby)
8. Flood (including Overflow of Sea) other than that referred to in 6 & 7 above

المركز الرئيسي - الدوحة - قطر • ص.ب: ٦٦٦ • (٨٠٠٠ ٧٤٢) QIC ٨٠٠٠ +9٧٤ • فاكس: ٤٤٨٣١٥٦٩ (+9٧٤) • سجل تجاري: ٢٠ • رأس المال المدفوع: ٣,١٨٩,٠٥٨,٧٥٠ ريال قطري  
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Email: info@qic-insured.com - Website: www.qic-insured.com

## **SECTION I - BUILDINGS COVER (FOR OWNERS)**

The Company will, subject to the Limits of Liability, indemnify the Insured against loss of or damage to the Buildings caused by an Insured Peril. The Company may at its option repair, reinstate or replace any property lost or damaged or may pay in cash the amount of the loss or damage.

## **SECTION II - LOSS OF OR DAMAGE TO CONTENTS**

The Company will, subject to the Limits of Liability, indemnify the Insured against:

- (A) Loss of or damage to the Contents whilst contained in the Buildings, caused by an Insured Peril. The indemnity provided by Section II (A) shall extend to apply to the Contents whilst temporarily removed from the Buildings but remaining in the State of Qatar, provided that:
- (1) this extension shall not apply to-
    - (a) property otherwise insured
    - (b) property removed for sale or exhibition or to a furniture depository
  - (2) the amount recoverable under this extension shall not exceed 15 per cent of the Total Sum Insured on Contents.
- (B) Breakage of mirrors, other than hand mirrors, whilst contained in the Buildings.
- (C) Contents shall include:
- (1) Furniture, household goods and personal effects, fixtures and fittings being the property of the Insured or for which the Insured is legally responsible which is under their care, custody and control.
  - (2) Jewellery, Gold, Silver, Precious Stones, Watches, Pictures
  - (3) Works of Art, Curios any collections, eg. Stamps, Coins, etc...

The Company may at its option repair, reinstate or replace any property lost or damaged or may pay in cash the amount of the loss or damage.

## **SECTION III - ADDITIONAL EXPENSE OF ALTERNATIVE ACCOMMODATION**

In the event of the Building(s) being rendered uninhabitable by an Insured Peril, the Company will subject to the Limits of Liability, indemnify the Insured against reasonable additional expense for alternative accommodation actually incurred by the Insured during the period necessary for the reinstatement of the Building(s).

## **SECTION IV - ACCIDENTAL DAMAGE TO CONTENTS OF THE INSURED (OPTIONAL)**

The accidental damage option covers damage to the contents of the Insured that are caused unintentionally (damage that occurs suddenly as a result of an unexpected and non-deliberate external action, including visitor's accidentally damaging and covers accidental damage cause by pets/birds knocking something over, causing spillages, chewing, scratching and generally damaging things with their paws, teeth and claws). We will cover the cost of repairing or replacing contents items in the building which are accidentally damaged at the insured address. We will not cover damage caused by or attributable to - atmospheric conditions, mould, mildew or decompose, damage arising from moth, vermin, infestation, damp, rust, wet or dry rot, scratching, chipping or denting; or any cleaning, washing, repairing or restoring process using chemicals and/or wear and tear, damage caused by incorrect polarity from a battery or Vomiting fouling (defecating) or urinating, home alone, If a pet is left on its own at home, without an owner or other adult present, age of the pet usually 6 to 8 weeks old as such actions are excluded, damage to mirrors, glass oven doors or ceramic glass in cooker hobs or damage to clothing, contact lenses, stamps, food in freezers and pedal cycles or consequential loss or damage that occurs gradually or mechanical failure or damage specifically excluded elsewhere in Section II of this Policy is excluded.

## **SECTION V – COMPENSATION FOR DEATH/PERMANENT DISABLEMENT OF THE INSURED AND/OR SPOUSE AND/OR DOMESTIC SERVANT/DRIVER AND/OR CHILDREN OF THE INSURED (OPTIONAL)**

If the Insured and/or Spouse and/or Domestic Servant/Driver and/or Children of the Insured, whilst anywhere within the State of Qatar shall suffer bodily injury caused by violent external and visible means and if such bodily injury shall within three calendar months result in the death or Permanent Disablement which prevents him/her from attending to his/her occupation or to any other occupation of any kind for a period of 12 months from the date of such bodily injury and is likely to continue for the remainder of his/her life, the Company will, subject to the Limits of Liability, pay compensation to the Insured / Insured's personal representative. Coverage under this Section in respect of the Insured is automatic and coverage in respect of Spouse and/or Domestic Servant/Driver and/or Children of the Insured is optional and is subject to declaration and payment of additional premium as described in the Schedule.

## **SECTION VI - LOSS OF OR DAMAGE TO DOMESTIC SERVANTS/DRIVER'S PROPERTY**

At the request of the Insured the Company will, subject to the Limits of Liability, provide indemnity against loss of or damage to personal effects of any Domestic Servant/Driver of the Insured caused by an Insured Peril whilst such personal effects are contained in the Buildings or in any private dwelling, boarding house, lodging house, hotel or inn within the State of Qatar in which such servant is residing with the Insured or any member of the Insured's family normally residing with him provided that:

(1) such servant/driver

(a) shall as though he were the Insured observe, fulfil and be subject to the Terms of this Policy so far as they can apply.

(b) is not entitled to indemnity under any other policy.

(2) no indemnity shall be provided under this Section for loss or damage which would not have given rise to a valid claim under Section II had the property lost or damaged formed part of the Contents.

#### **SECTION VII - VISITOR'S PERSONAL EFFECTS**

We will pay up to a maximum of QAR.2,500/- unless another amount is shown in the Schedule in total for loss or damage to your visitor's personal belongings during the Period of Insurance (other than Cash, Currency, Valuables or Documents) caused by any of the Insured Perils listed in the policy or by accidental damage whilst happening in your Home. The Company may at its option repair, reinstate or replace any property lost or damaged or may pay in cash the amount of the loss or damage.

#### **SECTION VIII - LIABILITY TO THE PUBLIC/LANDLORD**

The Company will subject to the Limits of Liability, indemnify the Insured against all sums for which the Insured may be legally liable as a private householder occupying the Building in respect of accidental bodily injury (whether fatal or not) and/or accidental damage to property occurring in or about the Building(s) and extended to cover the Legal Liability of the Insured as Tenant of the premises mentioned in the schedule to the owners of the said premises as a result of any Insured Peril occurring at the premises during the period of this policy.

The Company shall not be liable in respect of:

- (a) bodily injury to any person being a member of the Insured's family or household or at the time of sustaining such injury engaged in and upon the service of the Insured.
- (b) damage to property belonging to or in the charge of or under the control of the Insured (other than the premises described in the Schedule and occupied by the Insured as a tenant) or a member of the Insured's family or household or of a person in the service of the Insured.
- (c) bodily injury or damage arising out of or incidental to the Insured's profession or business and/or the use of lifts, elevators or vehicles
- (d) any liability which attaches by virtue of an agreement, but which would not have attached in the absence of such agreement.
- (e) Property damage resulting from wilful or fraudulent or hazardous acts or activities by the Insured is excluded.

In addition, in respect of a claim to which the indemnity expressed in this Section applies, the Company will pay all costs and expenses recovered by any claimant from the Insured and all costs and expenses incurred with the written consent of the Company.

In the event of the death of the Insured the Company will, in respect of the liability incurred by the Insured, indemnify the Insured's personal representatives in the terms of and subject to the limitations of this Section, provided that such personal representatives shall as though they were the Insured observe, fulfil and be subject to the Terms of this Policy so far as they can apply. For the purpose of this Section the expression "the Insured" shall be deemed to include the husband or wife of the Insured.

#### **SECTION IX - ALL RISKS EXTENSION**

Subject to the provision herein the property insured by this extension is covered against all risks of physical loss or damage not hereinafter excluded.

Sum Insured & Deductible – All as shown in the Policy Schedule

#### **EXCEPTIONS APPLICABLE TO ALL RISKS EXTENSION**

The company will not indemnify the insured against:

##### 1. Loss or damage caused by

- a. wear or tear or any other gradually operating cause or moth vermin or insects
- b. any process of cleaning dyeing restoring altering or repairing
- c. breakage of glass (other than lenses) or articles of a brittle nature (other than jewellery) unless caused by fire or theft.
- d. delay confiscation or detention by Customs or other offices or Authorities

##### 2. Mechanical or electrical breakdown or derangement.

##### 3. Loss or damage occurring while the Property is in transit unless in the personal custody and control of the insured.

##### 4. Loss or damage directly or indirectly occasioned by or happening through or in consequence of

- a. war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny rebellion revolution insurrection or

military or usurped power

- b. riot or civil commotion or loot or pillage in connection therewith
- c. any act or any person or persons acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any de jure or de facto Government or to the influencing of it by terrorism or violence.

In any claim and in any action suit or other proceedings where the Company alleges that by reason of this Exception any loss is not covered by this policy the burden of proving that such loss is covered shall be upon the Insured.

5. Any loss directly or indirectly caused by or arising from or in consequence of or contributed to by
- a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel solely for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission
  - b. nuclear weapons material

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## **LIMITS OF THE COMPANY'S LIABILITY**

|              |   |   |
|--------------|---|---|
| SECTION I    | - | As shown in the Policy Schedule   |
| SECTION II   | - | (a) Single Article Limit of five (5%) per cent of the Total Sum Insured on any single article in the Contents unless such article is declared and insured as a separate Item of the Contents.<br><br>(b) Total liability in respect of all platinum, gold and silver articles, jewellery and furs is limited to one-third of the Total Sum Insured on Contents unless specially agreed herein.<br><br>(c) In respect of loss or damage occurring during any one Period of Insurance the Sum Insured on each Item of the Contents. |
| SECTION III  | - | 20 per cent of the Total Sum Insured on Contents  |
| SECTION IV   | - | As shown in the Policy Schedule   |
| SECTION V    | - | As shown in the Policy Schedule   |
| SECTION VI   | - | 15 per cent of the Total Sum Insured on Contents  |
| SECTION VII  | - | Maximum of QAR.2,500/- in total for loss or damage to your visitor's personal belongings, unless another amount is shown in the Schedule  |
| SECTION VIII | - | Maximum of QAR.350,000/- in respect of any one claim or series of claims arising out of one event, unless another amount is shown in the Schedule   |
| SECTION IX   | - | As shown in the Policy Schedule   |

## **EXCLUDED PERILS**

(a) Any act of any Person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence.

(b) Hurricane, Cyclone, Tornado, Windstorm, as regards any building in course of construction, reconstruction or repair (unless all outside doors, windows and other openings thereto are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae, aerials, aerial fittings, masts and towers or other outdoor fixtures and fittings including gates and fences.

(c) This insurance does not cover any loss or destruction or damage caused by water or rain, whether driven by wind or not unless the building insured or building containing the property insured shall first sustain an actual damage to the roof or walls of same caused by the direct force of storm or tempest and shall then be liable only for such damage to the interior of the building or the insured property therein as may be caused by water or rain entering the building through openings in the roof or walls made by direct force of the storm or tempest.

## **GENERAL EXCEPTIONS**

The Company shall not be liable in respect of:

1. the first QAR.250/- for each and every loss with respect to Section II, IV,VI and 1% in case of building under Section I.
2. any accident, loss, damage, expense, liability or bodily injury occasioned by or through or in consequence directly or indirectly of:
  - (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war
  - (b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power
  - (c) Any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through, arising out of or in connection with any act of terrorism, regardless of any other cause contributing concurrently or any other sequence of the loss, damage, cost or expense.

For the purpose of this exclusion, terrorism means an act or threat violence or an act harmful to human life, tangible property or infrastructure with the intention or effect to influence any government or to put the public or any section of the public in fear. In any action suit or other proceeding where the Insurer alleges that by reason of this definition a loss, damage, cost or expense is not covered by this Insurance agreement, the burden of proving that such loss, damage, cost or expense is covered shall be upon the insured.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- (d) an Excluded Peril.
- (e) whilst the Insured and/or Spouse and/or Domestic Servant/Driver and/or Children of the insured are under the influence of intoxicants or is suffering from insanity.
- (f) damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, corruption or deformation of the original structure and any business interruption losses resulting from such loss or damage or loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this General Exception any accident, loss, damage, expense, liability or bodily injury is not covered by this insurance, the burden of proving that such accident, loss, damage, expense, liability or bodily injury is covered shall be upon the Insured.

3. except as provided for under Insured Peril 2, any accident, loss, damage, expense, liability or bodily injury occasioned by or through or in consequence directly or indirectly of confiscation, commandeering, requisition or destruction of or damage to the Contents by order of the Government de jure or de facto or any public, municipal or local authority of the country or area in which the Building(s) are situated.
4. any accident, loss, damage, expense, liability or bodily injury directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and solely for the purpose of this General Exception combustion shall include any self-sustaining process of nuclear fission.
5. Consequential loss or damage of any kind except as provided in Section III.

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## **GENERAL CONDITIONS**

1. This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Schedule shall bear such meaning wherever it may appear.
2. The Insured shall:
  - (a) use all reasonable diligence and care to keep the Building(s) in a proper state of repair and if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury, loss or damage as the circumstances may require and the Company shall not be liable for any injury, loss or damage caused by a defect which the Insured has failed to remedy after having received notice of such defect either from the Company or any person or public body and
  - (b) exercise all reasonable precautions for the maintenance and safety of the property insured under Sections I and I, II IV, VI and VII.
3. In the event of any happening which may give rise to a claim under this Policy the Insured (or in the case of a claim under Section V, the Insured's personal representatives):
  - (a) shall give immediate notice in writing to the Company
  - (b) if there has been theft or any attempt thereat, shall give immediate notice to the police

- (c) shall at his (or their) own expense supply the Company with full particulars in writing as soon as possible and in the case of a claim under Sections I, II, IV, VI and VII not later than thirty days after the occurrence of the loss or damage
  - (d) if a claim may arise under Section VIII, shall send to the Company any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings
  - (e) shall not incur any expense in making good any loss or damage without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without the like consent
  - (f) shall give the Company all such information as the Company may reasonably require.
4. The Company shall be entitled:
- (a) on the happening of any loss or damage for which indemnity is provided under Sections II, IV and VI, to enter any building where the loss or damage has happened and to take and keep possession of the property Insured and to deal with the salvage in a reasonable manner and this Policy, or any copy thereof certified by the Company, shall be proof of leave and license for such purpose but no property may be abandoned to the Company.
  - (b) to undertake in the name and on behalf of the Insured the absolute conduct, control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit, but in the name of the Insured, to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.
  - (c) to pay at any time to the Insured the Limit of Liability under Section VIII or any lesser amount for which any claim or claims can be settled and upon such payment the Company shall relinquish conduct and control of and be under no further liability under that Section in connection with such claim or claims except for costs and expenses recoverable from the Insured or incurred with the written consent of the Company in respect of the conduct of such claim or claims before the date of such payment.
5. If at the time of any happening giving rise to any loss, damage, expense or liability for which indemnity is provided under this Policy there shall be any other insurance against such loss, damage, expense or liability or any part thereof the Company shall not be liable for more than its rateable proportion thereof.
6. If the Buildings and/or Contents shall at the time of any loss or damage for which indemnity is provided under Sections I, II, IV, VI be of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the amount of such loss or damage accordingly and every item of the Contents shall be separately subject to this Condition.
7. If any Claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, all benefit hereunder shall be forfeited.
8. Unless otherwise expressly stated nothing contained herein shall give any rights against the Company to any person other than the Insured. Further the Company shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law unless and until the Company shall by endorsement declare the insurance to be continued. The extension of the Company's liability in respect of the property of any person other than the Insured shall give no right of claim hereunder to such person, the intention being that the Insured shall in all cases claim for and on behalf of such person and the receipt of the Insured shall in any case absolutely discharge the Company's liability hereunder.
9. The onus of proof of the value of the property covered under this policy shall rest with the Insured.
10. Contents shall deem to exclude deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, stamps, documents of any kind, cash, currency notes, manuscripts, medals, coins, motor vehicles and accessories, pedal cycles and livestock unless specially mentioned herein and any part of the structure or ceilings of the Building(s), wallpapers and the like or external television and radio antennae, aerials, aerial fittings, masts and towers
11. Warranted that Jewellery will be kept in a locked safe during night and/or whilst premises is left unattended
12. This Policy may be cancelled at any time at the request of the Insured in writing to the Company and the premium shall be adjusted on the basis of the Company receiving or retaining the customary short term premium

The Policy may also be cancelled by the Company by seven days' notice given in writing to the Insured at his last known address and the premium shall be adjusted on the basis of the Company receiving or retaining pro-rata premium.

- 13. The Policy, the Schedule and the application form constitutes the entire contract and, so, must be read together as 'the Policy'. The Policy is issued on the basis of the declarations made by the policyholder in the application form.
- 14. The premium quoted and/or charged by the Insurer is exclusive of value added tax ("VAT"), goods and services tax and/or any other similar taxes, charges, duties or levies (collectively "Taxes") that are existing as on date or that may be introduced in the future and are customarily borne by the policyholder. In case such Taxes are introduced after the date on which the insurance premium payable for the insurance

cover is quoted by us or the insurance premium has been paid by the Policyholder, such Taxes shall be charged to and shall be solely borne by the Policyholder and we reserve the right to recover such Taxes from the Insured Person.

15. We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit is subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, USA or Qatar.

16. Information about your policy (including your personal data and any sensitive personal data shared with the Insurer) may be processed and shared with the reinsurers or third-party administrators for the purposes of administering the Policy. This may involve transferring information to other countries (some of which may have limited or no data protection laws). The Insurer has taken reasonable steps to ensure Insured Person's information is held securely. By purchasing the Policy, the Insured Person is deemed to have agreed to the processing of his/her personal data and/or sensitive personal data (as applicable) by the Insurer and certain third parties for the purpose of administering the Policy.

17. This Policy shall be governed by the laws of the State of Qatar. In case of any dispute, the Parties subject themselves to the exclusive jurisdiction of the courts of Qatar.

### **CLAIMS PROCEDURE:**

In case of a claim under the Policy, the Insured should immediately notify us about the occurrence of the claim and provide all the information and assistance which we may reasonably require. You can contact us through

Call Centre: 8000742

Email: [info@qic-insured.com](mailto:info@qic-insured.com)

Website: [www.qic-insured.com](http://www.qic-insured.com)

Visit to our Head office: Tamin Street, West Bay, Doha, Qatar

Following initial claims notification, we will provide a list of preliminary documents required for claims registration and to process the claim. These will generally include;

- i. Duly completed claim form.
- ii. Police report / Civil defence report.
- iii. List of items damaged and the proof of existence of the item/purchase receipts.
- iv. Evidence relating to the occurrence of the incident that has resulted in the claim.
- v. Contact details for arranging survey of the damage.
- vi. Copy of any communication with a third party responsible for the damage, if any, protecting the rights of recovery.
- vii. Copy of your Qatar ID

We reserve the right to require additional documents after review of the preliminary documents. You should preserve the damaged items till the finalization of the claim.

### **COMPLAINTS:**

If the Insured has a complaint about practices or performance, please write with details to:

Qatar Insurance Company Q.S.P.C.,

Manager Retail

P. O. Box 666, Tamin Street, West Bay, Doha, Qatar

Phone: 8000742; E-mail: [info@qic-insured.com](mailto:info@qic-insured.com)

We will acknowledge receipt of the complaint within 24 hours. Where possible, we will outline the steps it proposes to take to sort out the complaint.

If for any reason you are still not satisfied, you may write to:

**Manager- Process Excellence**

QATAR INSURANCE COMPANY

P.O. Box: 666

Tel No: 44485813

E-mail : [personal.claims@qic.com.qa](mailto:personal.claims@qic.com.qa)

In addition to the above, there is availability of customer dispute resolution at

Qatar Central Bank P.O. Box 1234, Doha Qatar,

Tel. No. +974-44456456

## CONTINENTAL SCALE

### Permanent Total Disablement

|  |      |
|--|------|
| Total loss of sight of both eyes                   | 100% |
| Total incurable insanity                           | 100% |
| Loss of both arms or both hands                    | 100% |
| Complete deafness of both ears of traumatic origin | 100% |
| Removal of lower jaw                               | 100% |
| Loss of Speech                                     | 100% |
| Loss of one arm and one leg                        | 100% |
| Loss of one arm and one foot                       | 100% |
| Loss of one hand and one foot                      | 100% |
| Loss of one hand and one leg                       | 100% |
| Loss of both legs                                  | 100% |
| Loss of both feet                                  | 100% |

### Permanent Partial Disablement

#### Head

|  |     |
|--|-----|
| Loss of osseous substance of the skull in all its thickness                                    |     |
| Surface of at least 6 Sq.cm  | 40% |
| Surface of 3 to 6 Sq.cm  | 20% |
| Surface of less than 3 Sq.cm   | 10% |
| Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone | 40% |
| Loss of one eye  | 40% |
| Complete deafness of one ear   | 30% |

#### Upper Limbs

|   | <u>Right</u> | <u>Left</u> |
|---|--------------|-------------|
| Loss of one arm or one hand   | 60%          | 50%         |
| Considerable loss of osseous substance of the arm (definite and incurable lesion)                   | 50%          | 40%         |
| Total paralysis of the upper limb (incurable lesion of the nerves)                                  | 65%          | 55%         |
| Total paralysis of the circumflex nerve   | 20%          | 15%         |
| Shoulder ankylosis  | 40%          | 30%         |
| Elbow ankylosis   |              |             |
| in favourable position (15 Degrees round the right angle)   | 25%          | 20%         |
| in unfavourable position  | 40%          | 35%         |
| Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion) | 40%          | 30%         |
| Total Paralysis of the median nerve   | 45%          | 35%         |
| Total Paralysis of the radial nerve at the torsion cradel   | 40%          | 35%         |
| Total Paralysis of the forearm radial nerve   | 30%          | 25%         |
| Total Paralysis of the Hand Radial nerve  | 20%          | 15%         |
| Total paralysis of the cubital nerve  | 30%          | 25%         |
| Ancholysis of the wrist in favourable position(straight and in promotion)                           | 20%          | 15%         |
| Ancholysis of the wrist in unfavourable position (flexion or strained extension of supine position) | 30%          | 25%         |
| Total loss of thumb   | 20%          | 15%         |
| Partial loss of thumb (ungual phalanx)  | 10%          | 5%          |
| Total ankylosis of thumb  | 20%          | 15%         |
| Total amputation of forefinger  | 15%          | 10%         |
| Amputation of two phalanges of forefinger   | 10%          | 8%          |
| Amputation of unguual phalanx of the forefinger   | 5%           | 3%          |
| Simultaneous amputation of thumb and forefinger   | 35%          | 25%         |
| Amputation of thumb and a finger other than forefinger  | 25%          | 20%         |
| Amputation of two fingers other than thumb and forefinger   | 12%          | 8%          |
| Amputation of three fingers other than thumb and forefinger   | 20%          | 15%         |
| Amputation of four fingers including thumb  | 45%          | 40%         |
| Amputation of four fingers excluding thumb  | 40%          | 35%         |
| Amputation of the median finger   | 10%          | 8%          |
| Amputation of a finger other than thumb forefinger and median                                       | 7%           | 3%          |

#### Lower Limb

|  |     |
|--|-----|
| Amputation of thigh (upper half)         | 60% |
| Amputation of thigh (lower half) and leg | 50% |



|   |     |
|---|-----|
| Total loss of foot (tibio-tarsal disarticulation)   | 45% |
| Partial loss of foot (sub-ankle bone disarticulation)   | 40% |
| Partial loss of foot (medio-tarsal disarticulation)   | 35% |
| Partial loss of foot (tarso-metatarsal disarticulation)   | 30% |
| Total paralysis of lower limb (incurable nerve lesion)  | 60% |
| Complete paralysis of the external popliteal sciatic nerve  | 30% |
| Complete paralysis of the internal popliteal sciatic nerve  | 20% |
| Complete paralysis of two nerves (popliteal sciatic external and internal)  | 40% |
| Anchylosis of the hip   | 40% |
| Anchylosis of the knee  | 20% |
| Loss of osseous substance from the thigh or both bones of the leg (incurable condition)   | 60% |
| Loss of osseous substance of the knee-pan with considerable separation of the fragment and considerable difficulty of movements in stretching the leg | 40% |
| Loss of osseous substance of the knee-pan while the movements are preserved   | 20% |
| Shortening of the lower limb by at least 5 cm.  | 30% |
| Shortening of the lower limb by 3 to 5 cm   | 20% |
| Shortening by 1 to 3 cm   | 10% |
| Total amputation of all toes  | 25% |
| Amputation of four toes including big toe   | 20% |
| Amputation of four toes   | 10% |
| Anchylosis of the big toe   | 10% |
| Amputation of two toes  | 5%  |
| Amputation of one toe other than the big toe  | 3%  |

Anchylolysis of the fingers (other than thumb and forefinger) and of the toe (other than the big toe) shall only entitle to 50% of the compensation which would be due for the loss of the said members. Permanent disabilities not mentioned above shall be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the Insured Person not being taken into consideration. The Partial or total 'functional' disablement, not specifically dealt with in the Schedule of Permanent Disabilities of a limb or an organ is treated like the partial or total loss of the said limb or organ. The total compensation payable in respect of severe disablement due to the same accident is arrived at by adding together the various sums, but shall not exceed the capital sum insured. If the Insured person is left-handed the percentages set out above for the various disabilities for the right upper limb and left upper limb will be transposed. The insurer will compensate to the insured person (beneficiaries) the sum insured as agreed, where the insured person is less than 18 years and the maximum benefit payable is 50% as per the continental scale.

**Wherever the following words or mentioned, occur, they will have the meaning described below (unless stated otherwise): Definitions**

|   |   |
|---|---|
| <b>Bodily Injury</b>                    | An identifiable physical injury sustained during the Period of Insurance and caused by a sudden, unexpected and specific event. Excludes any disease, sickness or medical disorder.   |
| <b>Buildings</b>                        | Your Home built of brick stone or concrete and roofed with incombustible material and including any domestic garages and outbuildings swimming pools, terraces, patios, drives and footpaths, walls, fences and gates and landlord's permanent fixtures and fittings situated as stated in the Schedule.  |
| <b>Contents</b>                         | Household goods and personal effects (including Personal Money up to the limit shown) belonging to you (or for which you are legally responsible) or to resident domestic helpers whilst within your Home, including fixtures and fittings belonging to you (or for which you are responsible) not being landlord's fixtures and fittings and interior decorations. |
| <b>Company/Insurer/We/Ours/Us</b>       | Qatar Insurance Company   |
| <b>Credit cards</b>                     | Credit, debit, bankers and cash dispenser cards all held for social, domestic or charitable purposes.   |
| <b>Excess</b>                           | The amount that we will have to deduct in the event of a claim.   |
| <b>Geographical Limits</b>              | Country where your Home is situated as stated in the Schedule.  |
| <b>Home</b>                             | Shall mean private dwelling house or private flat situated as herein described and of all domestic offices, stables, garages and outbuildings used solely in connection therewith and on the same premises, all located at the address shown in the Schedule and used solely for domestic purposes  |
| <b>Insured/Insured person /you/your</b> | Named in the Schedule and members of the family permanently residing with him/her.  |

|                             |  |
|-----------------------------|--|
| <b>Personal Belongings</b>  | Things that belonging to you or for which you are legally responsible Luggage, clothing and articles of personal use, normally worn used or carried about the person.                                    |
| <b>Personal Money</b>       | cheques, money orders, postal orders, current postage, stamps (not being part of a collection), travelers cheques, travel tickets, luncheon vouchers, gift tokens and phone cards;                       |
| <b>Portable Equipment</b>   | Portable equipment including Sports, musical, photographic, laptop computers, mobile telephones and the like.  |
| <b>Schedule</b>             | Home Contents Insurance Policy setting out the name of the Insured, Period of Insurance, Sections insured, Sums insured and other particular or special conditions and terms applying to your insurance. |
| <b>Sum Insured</b>          | The amount shown in the Schedule representing the maximum amount payable for any number of claims arising out of one occurrence.   |
| <b>Single Article Limit</b> | Personal Belongings: QAR 10,000 only contents within the home, unless another amount is shown in the Schedule.   |
| <b>Unoccupied</b>           | Not lived in by you or by any other person with your permission for more than 60 days.   |
| <b>Valuables</b>            | Stamp coin or medal collections curios pictures or other works of art rugs or carpets articles of gold silver or other precious metal jewellery or fur.  |