

 <b>NICOZ DIAMOND</b> <b>INSURANCE LIMITED</b> <small>Be Insured Be Secured Be Delighted</small>	<b>NICOZ Diamond Insurance - Head Office</b> Insurance Centre 30 Samora Machel Avenue Harare Zimbabwe
<i>Customer Services Contacts</i>	Tel : Call Center : +263-4-704911-4, 251008, 700146, 701133 Toll free 0800 4244 Email: quotations@nicozdiamond.co.zw
<b>PRODUCT NAME</b>	<b>HOME OWNERS INSURANCE</b>

### Summary of Cover

This policy is designed for the homeowner and covers buildings of the home, including out buildings, walls, fences and gates, boreholes and swimming pools, tennis and basketball courts against the perils of fire lighting explosion storm impact malicious damage theft of fixtures and fittings and breakage of fixed glass

### Full product description: (Dwelling).

#### Definitions

For this section

1. dwelling means the building of the private dwelling house and outbuildings, landlord's fixtures and fittings, walls, gates and fence (excluding hedges), swimming pools and swimming pool machinery (other than automatic pool cleaners) domestic water pumping machinery, tennis courts and sauna baths, belonging to you.

## 2 Cover Provided

We will

- 2.1 if the dwelling is destroyed by an insured event pay the reasonable costs incurred by you in reinstating the dwelling on the same site as nearly as possible to its condition when new provided the work of reinstatement is commenced and carried out with reasonable dispatch.
- 2.2 if the dwelling is damaged by an insured event pay the amount of the damage or choose to repair or replace it without deduction for depreciation

For 2.1 and 2.2, the value of the dwelling shall be the cost of its reinstatement as new at the time of reinstatement

## 3. Insured events

Under this section, your buildings are insured against loss or damage caused by the following:

- 3.1 Fire lightning explosion

- 3.2 Riot civil commotion strike lock-outs labour disturbances or malicious acts excluding loss or damage caused by a person lawfully in the dwelling
- 3.3 Storm or flood excluding loss or damage caused by subsidence ground heave or landslide
- 3.4 Earthquake excluding loss or damage (other than by fire) arising from mining
- 3.5 Bursting, leaking or overflowing of water apparatus or pipes
- 3.6 Theft provided if the dwelling is vacant there is forcible and violent entry or exit
- 3.7 Impact by any vehicle or animal excluding damage to glass and sanitary ware (see 4 below)
- 3.8 Breakage or collapse of radio or television aerial or masts
- 3.9 Falling trees or branches [except whilst being felled]

### **SPECIFIC EXCEPTION**

This section does not cover

#### **EXCESS**

The first 10% of each and every loss resulting from theft and or lightning in respect of electric gate motors, swimming pool machinery and water pumping machinery.