Frequently Asked Questions (FAQs)

1. **What does this policy cover?**
   This policy covers physical loss or damage to your insured residential property (building and home contents) directly caused by war, whether declared or undeclared.

2. **What type of properties are eligible for coverage?**
   Coverage applies only to:
   - Private residential apartments and villas
   - Properties located within the United Arab Emirates
   - Homes used strictly for private residential purposes (not for commercial use)

3. **What types of damage are covered?**
   The policy covers:
   - Damage to the building structure
   - Damage to household contents

   Only when caused directly by war-related events.

4. **What is not covered under this policy?**
   This policy does not cover:
   - Bodily injury or death
   - Loss of rent or income
   - Cyber-attacks or electronic warfare
   - Biological, chemical, nuclear, or radiological contamination
   - Government confiscation or detention of property
   - Damage to land, landscaping, or driveways
   - Loss of valuables such as cash, jewelry, precious metals, or securities

5. **Does the policy cover vacant properties?**
   No. Properties that are vacant for more than 30 consecutive days are not covered.

6. **Is there any restriction on how the property is used?**
   Yes. The property must:
   - Be used only for private residential purposes
   - Not be used for business or commercial activities

7. **What is deductible?**
   A deductible is the portion of a claim that you (the policyholder) must pay yourself before the insurer pays the remaining amount.

8. **Are there construction requirements?**
   Yes. The building must be constructed using reinforced concrete to qualify for coverage.

9. **What is the duration of the policy?**
   The policy provides coverage for 12 months from the effective start date.

10. **What are the available coverage limits and contributions?**
    You can choose from the following options:
    - Option 1: Coverage Limit: 500,000; Annual Contribution: 650
    - Option 2: Coverage Limit: 1,000,000; Annual Contribution: 1,200
    - Option 3: Coverage Limit: 2,000,000; Annual Contribution: 2,100

11. **What does "policy limit applies any one occurrence and in aggregate" mean?**
    This means:
    - The maximum payout for a single event is limited to your selected coverage limit
    - The total payout for all claims during the policy period will not exceed that same limit

12. **Is the policy limit reinstated after a claim?**
    No. This policy has no reinstatement of limit, meaning once the limit is used (fully or partially), it is reduced accordingly for the remainder of the policy period.

13. **Does this policy cover contents like jewellery or cash?**
    No. Items such as:
    - Cash and currency
    - Jewelry and precious metals
    - Securities and financial instruments

    are specifically excluded from coverage.

14. **Are sanctions or regulatory restrictions applicable?**
    Yes. The policy is subject to a Sanctions Limitation Clause, meaning coverage may not apply where it would violate applicable laws or regulations.

15. **Are standard policy terms still applicable?**
    Yes. All standard terms, conditions, clauses, and exclusions from ADNTC's policy wording apply unless specifically stated otherwise.

16. **Can this policy be used for commercial or rental properties?**
    No. This policy is strictly for private residential dwellings and does not cover properties used for commercial or business purposes.
17. **How do I make a claim?**
    To submit a claim, you can contact Abu Dhabi National Takaful Company (ADNTC) directly for assistance at:
    - general.claims@takaful.ae

18. **How do I get clarification about my coverage?**
    For any queries related to coverage or policy servicing, you may contact ADNTC at:
    - PVDept@takaful.ae

19. **What is the cancellation policy?**
    In the event of cancellation of this Policy for any reason, no refund of contribution shall be payable.

20. **What is a Takaful contribution?**
    Contribution means the amount paid by the Insured into the Takaful fund as their share for indemnifying participants exposed to insured perils. Wherever the term 'premium' appears in this policy, it shall mean the Takaful contribution.