

## QBE HOME Package Insurance

Home Basic and Home Plus



*Protect Your HOME, Protect Your ASSETS*



**QBE POOL**

**PT. ASURANSI QBE POOL INDONESIA**

A member of the worldwide QBE Insurance Group

### Head Office & Broker Division:

Mid Plaza 2, 23rd Floor  
Jalan Jenderal Sudirman Kav. 10 – 11  
Jakarta 10220 Indonesia  
Tel : (6221) 572 3737  
Fax : (6221) 571 0547, 571 0548  
Email : [indo.info@qbe.co.id](mailto:indo.info@qbe.co.id)  
Website : [www.qbe.co.id](http://www.qbe.co.id)



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## QBE HOME Package Insurance

Home Basic and Home Plus



Is your home sufficiently protected from loss from fire, earthquake, flood, theft or any other causes that will destroy your home and its household contents, your assets?

Have you ever thought of what if...

- An earthquake, flood or fire breaks out, your home and all personal valuable possessions, home contents and furniture get completely wiped out overnight?
- A burglar breaks into your home and all your valuables and monies are stolen?

Do not leave anything to chance! Home is where your assets are. **Protect your HOME – Protect Your Assets.** Expect the Unexpected. The cost to rebuild your home / assets can be a huge burden.

With **QBE HOME Package – Home Basic or Home Plus Plan**, you can help protect your assets and cover your liabilities quickly and easily with a single, easy to understand policy. With as little as IDR 1,000 a day, you can set your heart at peace !

## OUR SOLUTIONS FOR YOU

### Quick & Easy Protection

**QBE HOME Basic Package Insurance** consists of different sections that will help protect you from loss of or damage to your:

- Building;
- Fixtures & Fittings;
- Household Contents;
- FREE Personal and Family Liability cover.

### QBE HOME Plus Package Insurance

With additional premium you will get higher benefit applied to all sections, FREE Personal Accident cover, and the option to insure your domestic helper, chauffeur and gardener as well.

The **HOME Package Proposal Plans** are specially designed to allow you to mix and match to your desired needs. We provide two options of plans:

- Home Basic Plan for Home Basic Package Insurance
- Home Plus Plan for Home Plus Package Insurance

**IMPORTANT NOTICE:** The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from QBE Pool office, your agent or broker.

## QBE HOME Package Insurance

Home Basic and Home Plus



## Summary of Benefits

QBE Home Basic Package	QBE Home Plus Package
<b>Section 1 – Building &amp; Contents</b> <ul style="list-style-type: none"> <li>• Fire, Lightning, Explosion, Aircraft Impact, and Smoke (FLEXAS)</li> <li>• Riot, Strike, Malicious Damage and Civil Commotion</li> <li>• Burglary – <b>up to 10% of Total Sum Insured</b></li> <li>• Temporary Accommodation Cost – <b>up to 5% of Total Sum Insured</b></li> <li>• Cost of Removal of Debris – <b>up to IDR 5,000,000</b></li> <li>• Cost of Fire Extinguishment – <b>up to IDR 5,000,000</b></li> </ul>	<b>Section 1 – Building &amp; Contents</b> <ul style="list-style-type: none"> <li>• Property All Risks (PAR)</li> <li>• Riot, Strike, Malicious Damage and Civil Commotion</li> <li>• Earthquake, Volcanic Eruption and Tsunami</li> <li>• Typhoon, Flood, Storm, Water Damage</li> <li>• Landslide and Subsidence</li> <li>• Burglary – <b>100% of Sum Insured (Content)</b></li> <li>• Temporary Accommodation Cost – <b>up to 5% of Total Sum Insured</b></li> <li>• Architects, Surveyors and Consulting Engineer Expenses – <b>up to 5% of Total Sum Insured</b></li> <li>• Cost of Rewriting Records and Claim Preparation – <b>up to IDR 5,000,000</b></li> <li>• Cost of Removal of Debris – <b>up to 10% of Total Sum Insured</b></li> <li>• Cost of Fire Extinguishment – <b>up to IDR 25,000,000</b></li> <li>• Special Electrical Short Circuit Cover</li> </ul>
<b>Section 2 – Liability</b> <b>Personal and Family Liability with limit of IDR 10,000,000</b> anyone occurrence and in the aggregate during the Period of Insurance	<b>Section 2 – Liability</b> <b>Personal and Family Liability with limit of IDR 250,000,000</b> anyone occurrence and in the aggregate during the Period of Insurance
<b>Section 3 – Personal Accident</b> N/A	<b>Section 3 – Personal Accident</b> <b>Fatal Accident to the Insured and Spouse (worldwide) with limit of IDR 100,000,000</b> anyone occurrence and in the aggregate during the Period of Insurance
<b>Section 4 – Domestic Workers' Compensation</b> N/A	<b>Section 4 – Domestic Workers' Compensation</b> <b>Maximum limit of IDR 5,000,000</b> anyone occurrence
<b>Section 5 - Domestic Workers' Properties</b> N/A	<b>Section 5 - Domestic Workers' Properties</b> <b>Maximum limit of IDR 5,000,000</b> anyone occurrence
<b>Deductibles / Excesses</b> <ul style="list-style-type: none"> <li>• <b>FLEXAS : Nil</b> in respect of Fire, Lightning, Explosion, Impact of Aircraft and Smoke</li> <li>• <b>RSMD : 10% of Claim, minimum IDR 5,000,000</b> in respect of Riot, Strike, Malicious Damage</li> <li>• <b>Civil Commotion : 10% of Claim, minimum IDR 10,000,000</b></li> <li>• <b>Burglary IDR 1,000,000</b></li> </ul>	<b>Deductibles / Excesses</b> <ul style="list-style-type: none"> <li>• <b>FLEXAS : Nil</b> in respect of Fire, Lightning, Explosion, Impact of Aircraft and Smoke</li> <li>• <b>RSMD : 10% of Claim, minimum IDR 5,000,000</b> in respect of Riot, Strike, Malicious Damage</li> <li>• <b>Civil Commotion : 10% of Claim, minimum IDR 10,000,000</b></li> <li>• <b>TSFWD : 10% of Claim, minimum IDR 5,000,000</b> in respect of Typhoon, Storm, Flood and Water Damage</li> <li>• <b>Landslide, Landslip and Subsidence 10% of Claim, minimum IDR 25,000,000</b></li> <li>• <b>EQVET: 2.5% of Total Sum Insured</b> in respect of Earthquake, Volcanic Eruption &amp; Tsunami</li> <li>• <b>Burglary IDR 1,000,000</b></li> <li>• <b>Other Claims IDR 1,000,000</b></li> </ul>
<b>Minimum Premium IDR 350,000*</b>	<b>Minimum Premium IDR 500,000</b>