

Step With Confidence
Knowing Your Future
is Protected



Allianz 
الليانز مصر

HOME PLUS



TAKE THE RIGHT STEP

HEAD OFFICE:

Saridar Building
92 Tahrir Street, Dokki
Giza, Egypt
Tel: (+202) 3760-5445
Fax: (+202) 3760-5446
E-mail: info@allianz.com.eg
Website: www.allianz.com.eg

CONTACT NUMBERS:

Hotline: 19909
Head Office: (202) 3760-5445

HOME PLUS

THE HOME PROTECTION PLAN

Your home is your life. It's where you live, rest, raise your family, and where you keep everything that is most valuable to you. With all the important functions that it serves, it's no wonder that many of us make such great efforts to build the home of our dreams.

But what if it were damaged as a result of an unexpected accident or natural disaster? Have you ever considered the replacement value of your home?

If you are like most people, you've spent a considerable amount of time and money to make your home look beautiful and feel comfortable to you, your family and your guests. Such investment cannot be measured - the role that your home plays in your life is

priceless. Therefore, you may think that serious damage to your home could never happen to you – but think again.

Common home accidents include fire, theft, glass breakage, damage from gas or water pipes that have burst, or the collapse of fixed radio or television aerials – all causing severe damage that is expensive and inconvenient to repair.

Allianz's **Home Plus** protection plan gives you peace of mind knowing that your most valuable asset – your home – is protected and secure.

You can't predict what tomorrow may bring, but by taking the right step, you can at least be prepared.



Did You Know?

According to our statistics, family homes in Cairo suffer an average of about LE 20,000 worth of damage from serious accidents within a ten-year timeframe

HOME PLUS IN BRIEF

Home Plus is an affordable home protection plan designed to ensure that your home and valuable possessions will be covered in the case of accidental damage or destruction.

In order to provide comprehensive protection to suit your needs, Home Plus is available in three different plans:

THE BUILDING PACKAGE

IDEAL FOR:

Building owners who rent out their property.

ITEMS COVERED IN THE PLAN:

The building plus any fixtures, fittings or decorative finishes as well as swimming pools, garden, patios, gates, etc, if any.

ITEMS ARE COVERED IN CASE OF:

- Fire, lightning or explosion.
- Natural disasters (flood, earthquake, storm).
- Collision or impact.
- Strike, riot or civil commotion.
- Malicious acts.
- Bursting of water or gas pipes.
- Glass breakage.
- Breakage or collapse of fixed radio or TV aerials or satellite dishes.
- Falling trees or branches.
- Debris removal.
- Liability to a third-party.
- Personal accidents.
- Miscellaneous contracting expenses (i.e. architects, surveyors and consulting).
- Damages that occur to the temporarily moved contents in any place inside Egypt resulting from a covered accident.
- Loss of rent.

THE HOME CONTENTS PACKAGE

IDEAL FOR:

Tenants who do not own the property they live in.

ITEMS COVERED IN THE PLAN:

Furniture, clothing, appliances, electronics, interior decoration and valuables such as jewelry, art and antiques.

ITEMS ARE COVERED IN CASE OF:

- Fire, lightning or explosion.
- Burglary or attempted theft.
- Natural disasters (flood, earthquake, storm)
- Collision or impact.
- Strike, riot or civil commotion.
- Malicious acts.
- Bursting of water or gas pipes.
- Glass breakage.
- Breakage or collapse of fixed radio or TV aerials or satellite dishes.
- Falling trees or branches.
- Debris removal.
- Liability toward landlord or third-party.
- Personal accidents.
- Miscellaneous contracting expenses (i.e. architects, surveyors and consulting).
- Damages that occur to the temporarily moved contents in any place inside Egypt resulting from a covered accident.
- Alternative accommodation.

THE BUILDING & CONTENTS PACKAGE

IDEAL FOR:

People who own and occupy their property.

ITEMS COVERED IN THE PLAN:

The complete premises plus all contents.

ITEMS ARE COVERED IN CASE OF:

- All situations listed in the building and content plans.

WHY HOME PLUS FROM ALLIANZ?

Allianz Egypt's **Home Plus** offers many competitive benefits to home owners and tenants, including:

- An affordable and comprehensive program that protects you from a wide range of accidents.
- The ability to revise and expand your coverage at any time to suit your changing needs.
- Fast and professional service.
- Guaranteed fast and efficient handling of all claims within 5 days after submitting all required documents.
- No increase in premiums if claims are filed
- Personal accident coverage up to LE 50,000 per spouse in case of death as a result of an accident anywhere in the world
- Coverage to protect owners against loss of rent from tenants due to a covered accident.
- Coverage to support tenants if forced to seek temporary alternative accommodations due to a covered accident.
- A comprehensive and clearly documented contract with no hidden clauses or conditions.
- Peace of mind, knowing that Allianz has a flawless track record on honoring all agreements.
- Discounts on annual renewal for clients who have no claims over the year: 5% first year; 10% second year and 15% for third year.

Building 300,000
Contents 100,000
Premium 450
- without taxes & charges annually

FREQUENTLY ASKED QUESTIONS

Is there a minimum fee?

The sum you pay will be based on the valuation of your property and can start from as low as LE 230 per year. On average, most Home Plus clients pay from LE 550 to LE 1,200 per year.

How often do I have to pay?

Home Plus is payable just once a year.

How do I make a claim?

Claims for any damage to your insured items can be made by phone and should be reported within 24-hours of any accident. The details and values of the damaged items will be reported and processed within 5 days.

What is your policy for replacement of goods?

Clients have the option of insuring their property at replacement value and to be compensated with “new for old” value.

