

 **MAPFRE Insurance**

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# MAPFRE

## HOME Insurance



## Protection for your home

# HOME INSURANCE

MAPFRE HOME INSURANCE provides protection to your home and its contents against loss and damage. Choose from our residential products and enjoy additional benefits for FREE! We also have an insurance solution for liabilities that may arise from accidents in your house.

## FIRELITE

- No-fuss home package for homeowners who opt for the basic coverage against fire and lightning PLUS Php 200K Personal Accident Cover for the Principal insured.

## HOME INSURANCE FIRE

- Ideal for homeowners or tenants looking for basic coverage.
- Provides protection to your house and its contents against loss or damage caused by fire and lightning.

## HOME INSURANCE EARTH

- Ideal for homeowners or tenants looking for basic coverage and additional home emergency and assistance services.
- Provides protection to your house and its contents against loss or damage caused by fire, lightning and earthquake. Also provides FREE additional benefits in the form of allowance and assistance services.

## HOME INSURANCE WATER

- Provides protection to your house and its contents against loss or damage caused by fire and lightning, and MORE perils namely:
  - Earthquake
  - Typhoon
  - Flood\*
  - Extended cover (*explosion, falling aircraft, smoke, vehicle impact*)
  - Riot, strike and malicious damage
  - Broad Water Damage
  - Robbery
  - Accidental bursting of water tanks, apparatus and pipes
- Enjoy MORE additional benefits for FREE in the form of allowance, assistance services, personal accident and personal liability coverages.

\*Note: For listed areas only. Available upon inquiry.

| PERILS INSURED                               | FIRELITE | FIRE | EARTH | WATER |
|--|----------|------|-------|-------|
| Fire / Lightning                             | ✓        | ✓    | ✓     | ✓     |
| Earthquake Fire / Shock                      | ✗        | ✗    | ✓     | ✓     |
| Typhoon                                      | ✗        | ✗    | ✓     | ✓     |
| Flood  | ✗        | ✗    | ✗     | ✓     |
| Extended Coverage                            | ✗        | ✗    | ✓     | ✓     |
| Riot Strike                                  | ✗        | ✗    | ✓     | ✓     |
| Malicious Damage                             | ✗        | ✗    | ✓     | ✓     |
| Broad Water Damage                           | ✗        | ✗    | ✗     | ✓     |
| Bursting of Water Tanks, Apparatus and Pipes | ✗        | ✗    | ✗     | ✓     |
| Robbery                                      | ✗        | ✗    | ✓     | ✓     |

### SUPPLEMENTARY COVERAGE

|                                 |   |   |   |   |
|---------------------------------|---|---|---|---|
| Professional Fees               | ✗ | PHP 5,000                                     | 5% of sum insured                             | 5% of sum insured                             |
| Temporary Accommodations        | ✗ | PHP 5,000 for 3 months                        | 5% of sum insured; max. of 3 months           | 5% of sum insured; max. of 3 months           |
| Bereavement Assistance          | ✗ | PHP 5,000                                     | ✗   | ✗   |
| ICU Assistance                  | ✗ | PHP 5,000                                     | ✗   | ✗   |
| Hospitalization Allowance       | ✗ | PHP 5,000                                     | ✗   | ✗   |
| Home Assistance                 | ✗ | PHP 5,000 per service per availment; max of 4 | PHP 5,000 per service per availment; max of 4 | PHP 5,000 per service per availment; max of 4 |
| Removal of Debris               | ✗ | ✗   | Up to 5% of sum insured of affected items     | Up to 5% of sum insured of affected items     |
| Fire Fighting Expense           | ✗ | ✗   | Up to PHP 20,000                              | Up to PHP 20,000                              |
| Residence Employee's Properties | ✗ | ✗   | PHP 5,000 per employee; max. of 4             | PHP 5,000 per employee; max. of 4             |

### EXTENSIONS

#### Comprehensive Personal Liability - Limited to Insured's premises only

|   |                                   |   |                          |                          |
|---|-----------------------------------|---|--------------------------|--------------------------|
| Bodily Injury (BI) Property Damage (PD)         | ✗                                 | ✗ | Aggregate of PHP 200,000 | Aggregate of PHP 200,000 |
| <b>Personal Accident</b>                        |                                   |   |                          |                          |
| Accidental Death & Disablement (AD&D)           | PHP 200,000 for Principal Insured | ✗ | Aggregate of PHP 200,000 | Aggregate of PHP 200,000 |
| Medical Expense                                 | ✗                                 | ✗ | Aggregate of PHP 5,000   | Aggregate of PHP 5,000   |
| <b>Personal Accident to Residence Employees</b> |                                   |   |                          |                          |
| Accidental Death & Disablement (AD&D)           | ✗                                 | ✗ | PHP 5,000 per employee   | PHP 5,000 per employee   |
| Medical Expense                                 | ✗                                 | ✗ | PHP 250 per employee     | PHP 250 per employee     |