

The following is a summary of cover provided by the **RIMON 22** policy (based on your assessor's report).

Major risks covered are: FIRE, SMOKE DAMAGE, THEFT, HOLD-UP, LIGHTNING, STORM, SNOW, HAIL, FLOOD, EARTHQUAKE, and THIRD PARTY LIABILITY.

ITEM	COVER	PREMIUM
Valuable items including: <ul style="list-style-type: none"> • T.V. video and stereo equipment. • Computers\Laptops • Photographic equipment • Silverware • Carpets • Antiques\collections • Ipads 	Cover for replacement value in case of fire, theft, or water damage only. N.B. Items must be listed in assessors report	Included in basic premium
Jewelry (excluding loose, uncut diamonds)	All risks for up to 20% of sum insured for specified items only!*	Included in basic premium
Jewelry (excluding loose, uncut diamonds)	Over 20% of sum insured	* Additional premium
Jewelry – overseas cover	All risks cover	* Additional premium- office must be notified before trip!
Computers Laptop computers, Ipads, cameras and video cameras	All risks cover (Optional: overseas cover)	* Additional premium
Personal effects and/or clothing Eye-glasses, cell phones, I Pods and Palms are not covered.	Loss/theft outside the home up to 5% of full sum insured (but not if stolen from a car)	Included in basic premium
Bicycles	Cover of up to NIS 3,000 if these are locked up when outside	Included in basic premium (Over NIS 3,000 value = additional premium)
Third Party cover	NIS 500,000 (guests/visitors who are injured due to your negligence)	Included in basic premium
Liability for domestic workers	\$1,500,000 per incident \$5,000,000 per year (contingent on payment of Bituach Leumi)	Included in basic premium
Terror cover (Not available in all areas)	For any claim over and above what is recovered from נט פסוק	* Additional premium
Cash (excluding checks, travel tickets and credit cards)	Up to 0.5% of sum insured	Included in basic premium

*covered both inside and outside the home for loss/theft/accidental damage.

Please note: For all items that require an additional premium, you must contact us if you would like to add them on.

PLEASE NOTE:

- 1) There is **NO COVERAGE** for any items stolen from a car.
- 2) You must have a recent assessor's report. Call us for details.
- 3) **Eye-glasses and cell phones are not covered.**
- 4) **Contact us to cover jewelry when travelling overseas**