

The following is a summary of cover provided by the **RIMON 24** 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 .

This is an ALL-RISK policy:

ITEM	COVER	PREMIUM
Accidental breakage (excluding cameras and video cameras)	Up to NIS 5,000 per item\ per incident.	Included in basic premium
Valuable items including: <ul style="list-style-type: none"> • T.V. video and stereo equipment. • Computers\Laptops • Photographic equipment • Silverware • Carpets • Antiques\collections 	Cover for replacement value (major risks) Up to NIS 5,000 per item\ per incident.(accidental damage) 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	Included in basic premium
Jewelry (excluding loose, uncut diamonds)	Over 20% of sum insured	* Additional premium
Jewelry – overseas cover	All risks cover	* Additional premium- We MUST be notified before travelling.
Computers Laptop computers, 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, lawnmowers Baby carriages	Cover of up to NIS 2,500 if these are locked up when outside	Included in basic premium
Third Party cover	NIS 1,000,000 (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 מט רכוש	* Additional premium
Cash (excluding checks, travel tickets and credit cards)	Up to 0.5% of sum insured	Included in basic premium

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

PLEASE NOTE:

- 1) **That 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**