

CONTACT US

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The Maritime Financial Group strongly supports and advocates controls
and measures that eliminate the abuse of alcohol and other substances.

HOUSEOWNER'S/HOUSEHOLDER'S INSURANCE

Protecting your Dreams



Life is a
journey
made
easier with
MARITIME

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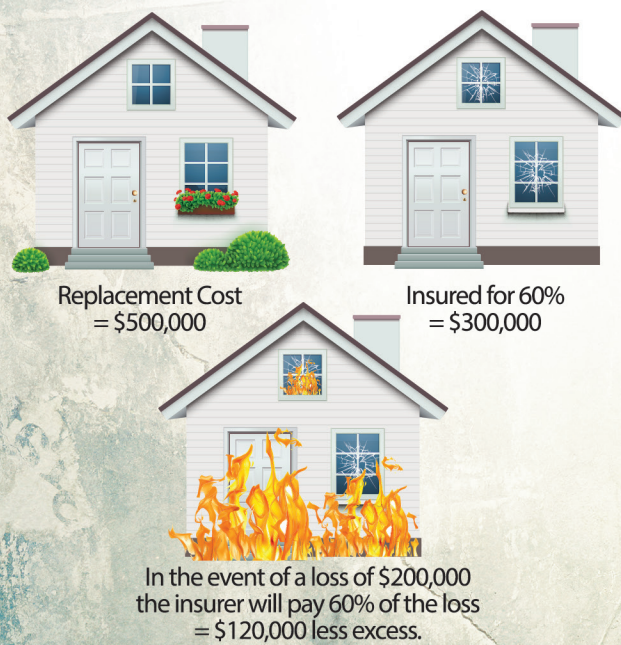
You've worked hard for your home, now let us work hard to ensure that your dreams are protected.

How much protection do I need?

Our Houseowner's/Householder's policy provides a broad level of protection for your home. Both the building and the personal contents of the building can be covered. It is important to ensure that you have adequate insurance for your home.

Adequate insurance means that your sum insured is equal to the replacement cost.

Don't be caught under-insured, as in the example below:



It is your responsibility to insure your home for its replacement cost. You can obtain an accurate assessment from a certified Valuator or Quantity Surveyor.

Houseowner's Insurance provides coverage for the **building** which includes walls, gates, fences and swimming pools.

Householder's Insurance provides coverage for the **contents** of your property.

Houseowner's/Householder's Insurance provides comprehensive coverage for building and contents against loss or damage resulting from the occurrence of various perils. This policy covers:

- **Building (walls, gates, fences, swimming pool)**
- **General Contents (furniture and appliances, household goods)**
- **Electronics**
- **Computer equipment**
- **Artwork**
- **Jewellery**
- **Cameras**
- **Phones**
- **Other specified personal items/valuables**
- **Public & Personal liability**

Perils covered include:

- **Fire**
- **Lightning**
- **Explosion**
- **Earthquakes and Volcanic Eruption**
- **Hurricanes**
- **Flood**
- **Accidental Damage**
- **Burglary**
- **Public Liability includes cover for Dangerous Dogs (for persons who may be injured whilst on premises)**
- **Riot Strike and Malicious Damage**
- **Bursting and overflowing of water tank and apparatus**
- **Aircraft and other aerial devices**
- **Subsidence and Landslips***

Enhanced Coverage

Feel secure about your residential investment with enhanced coverage and preferential rates for high valued homes**

Benefits with Maritime

- Competitive rates
- Prompt settlement of claims
- Quality and efficient service

*Subject to possible survey and additional underwriting requirements

**These are homes for which the replacement cost of the home is \$1 million or more