



Baiti Scheme

Secure the place where your heart is at peace

Allianz 
Takaful

Allianz Takaful “Baiti” Scheme

Your home is your sanctuary and is probably the most precious and valuable assets than anything else in your life.

“Baiti” is a Sharia’h compliant comprehensive cover from Allianz Takaful that offer wide protection to your dream home and contents against external events or elements and help you keep your family bond together.

Our world class customer relationship team will reach out to you not only at the time of taking cover but also at post-accident assistance through help lines.

Key Features of “Baiti” Comprehensive Cover

- Sharia’h compliant comprehensive cover with an extra protection to choose based on your need.
- Protection from loss or damage to your home building, home contents and valuables against wide varieties of external perils or events (e.g. fire, burglary, natural perils etc)
- Additional covers to cover liabilities towards landlord (if home is rented), neighbors, and domestic servants.
- Efficient and worry free claims service to give you peace of mind
- Customer helpline to give you support and guidance when you need it.

Flexible Cover to Choose:

Allianz Takaful home covers comprehensive protection whilst giving flexible option to choose that suits the needs of the client.

Superior Claim Services:

Our claim executives are trained to offer sound advice based on care and expertise to process any claim in the most efficient way.

We always strive to be fair, reasonable, and prompt in claims assessment and settlement ensuring total customer satisfaction and loyalty.

What type of cover and property is provided?

Home takaful is for private individual. The different types of cover available are home building, home contents and personal possessions.

Building and Contents can be taken separately or together. Personal possessions can also be taken along with Contents cover

Accident to domestic servants can also be covered as an additional option.

“Building” and “Contents” are defined as:

Building:

The Superstructure and its fixtures and fittings, television receiving aerials and satellite dishes on or in the building, outbuildings, swimming pool, fountains, gardens, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages including outbuildings water pipes, sewage or underground drain pipes, gas pipes and electricity cables extending to the public mains - all at the situation.

The buildings structure must be constructed of brick, stone or concrete and roofed with incombustible material (unless otherwise stated in the schedule).

Contents:

Household goods and personal belongings (including money up to BD. 100/-) which belong to, or are the legal responsibility of the Participant, or Participant’s household and visitors’ personal possessions not otherwise covered while within the home.

Contents Does Not Include:

- Any living creatures
- Securities, certificates etc.
- Property used for trade/profession

Protections Available:

Building, contents and personal possessions are protected against wide variety of perils such as:

- Fire, explosion, lightning or earthquake.
- Storm, Tempest and Flood
- Impact damage by:
 - aircrafts or articles dropped from them,
 - vehicles,
 - animals,
 - falling radio, television-receiving aerials, satellite dishes,
 - masts or falling lamp-posts
- Escape of water from fixed domestic tank, pipes or apparatus
- Damage caused by falling trees or branches
- Subsidence, heave or landslip of the land
- Accidental damage to Cables and underground pipes or Septic tanks and drain inspection
- Theft
- Accidental breakage of fixed glass and sanitary fixtures



Domestic Servants Cover:

Domestic servants are covered against accidents for up to BHD 3,000 at a very nominal cost. It covers:

- Death
- Permanent disability
- Medical expenses
- Repatriation expenses

Additional Covers

There are certain additional cover available giving wider protection to the home owners and occupiers, these are:

- Loss of rent and cost of alternative accommodation
- Removal of debris
- Architects, consultant fees
- Liability to third parties (including neighbours)
- Liabilities towards landlord (if home is rented)
- Personal liability of landlord and occupiers
- Riot, strike, civil commotion, sabotage and terrorism*.
- Emergency home assists*

*Optional additional cover

Other Product features:

Automatic and guarantee renewal:

You may choose to renew contract automatically with the option to increase the value of building and contents by a certain percentage every year.

Easy Contribution payment option:

You may choose to pay Contribution by cash, or cheque or credit or debit card or direct debit of your bank account.

Reflection period:

If you are dissatisfied with the cover and our services, the Contract can be cancelled within 21 days from the date of receipt of Contract documents. Full refund of contribution will be made provided there is no claim during the intermediate period.

General Exclusions:

Home Takaful does not pay for the following in respect of building and contents cover:

- War and allied perils, terrorism
- Nuclear perils
- wear and tear, depreciation etc.
- Damage to the building in the course of constructions
- Unoccupancy of the building for more than 30 consecutive days.



Other exclusions as per the Contract wording

This brochure provides brief features of “Baiti” product. Please contact us for full details on all covers, terms and conditions of the Product.

Allianz Takaful Offers wide range of takaful products to meet the personal need of family and business.

By working with Allianz Takaful you have access to a Company with the strength and capability to respond in moments of truth

For more information
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Our other personal lines products include:

- “Siyarati” – Car Comprehensive
- “Rehlati” – Travel protection
- Cover for Domestic Servants
- Personal Accident Cover

Allianz Takaful B.S.C. (c)

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