

**Circular 494**

**To all Sasria Agents and Intermediaries**

**Domestic Risks**

**Definition:**

Any property legally owned by or under a legal custody and control of a private person(s), trust, company (private or public), collective, cooperative, society, etcetera, and used solely or primarily for domestic, educational, leisure and pleasure purposes or used as:

- Residential property (flats, townhouses, houses, student accommodation, hostels, etc.)
- Holiday accommodation with no alcohol license (lodges, hotels, motels, B&B, AirBNB, etc.)
- Private Libraries
- Museums
- Art Galleries (no sales allowed)
- Monuments and statues of historic importance
- Private Schools under Basic Education category (nursery, primary, high schools and adult literacy programmes)
- Places of Religious worship such as churches, convents, monasteries, etc.
- Welfare and charity organisation
- Private health institutions such as clinics, hospitals, specialised practices and traditional/cultural practices
- Halls not used for commercial purposes
- Arts and culture centres (including privately owned but government-sponsored)

The above Domestic risks list is not exhaustive, should there be any other use of property please refer to Underwriting for consideration.

**Sasria Domestic rates are as follows:**

Category	Monthly Rate	Annual Rate
Fire – Domestic – F1	0.000363%	0.00363%
Fire – Tertiary Institutions- F1 (T)	0.000436%	0.00436%

**Note:** Tertiary institutions are categorised as domestic risks, however they are charged a separate rate.

**Regards**

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