



A cover for your home, A comfort for your precious memories

Keep your home and precious possessions safe and secure,
against any uncertainties with
Home Secure (Householder's) Policy.

B E N E F I T S*



Loss of Building & Contents due to Fire and Special Perils

Covers Loss or damage to the Building and Contents due to fire, lighting, Explosion/Implosion, Riot Strike, Flood, Impact damage, Earthquake etc.

- **Contents** - Contents refer to household goods at your home such as: a) loose furniture (sofa, bed, dining table, wardrobe, interior decorative items) b) home appliances (refrigerator, TV, etc) c) personal effects like clothes and accessories d) any other household items.
- **Building** - Building refers to Your Home structure, its permanent interior fixtures and fittings and any domestic garages and outbuildings, swimming pools, terraces, patios, drives, footpaths, gates etc if it is an independent building



Additional Rent for Alternative Accommodation

If the insured Premises has become inhabitable due to loss/destruction caused by any insured peril we will pay you for the additional expenses of rent.



Public Liability

Covers worldwide legal liability of the insured for death/injury to third party and property damage of third party. Also covers your liability towards your domestic staff as per provisions of workmen compensations act 1923



Key Replacement

Reimbursement of your Home or vehicle keys which are: a) Lost or Stolen b) If your home or vehicle is broken into c) Cost of obtaining a locksmith d) Cost of a rental car



Lost Wallet

Replacement cost of the lost or stolen wallet as well as application fee for applying for new personal papers and payment cards that were in the wallet.



Loss of Contents due to Burglary and Theft

Covers damage or loss caused by Burglary, Theft and Larceny to the household contents in the event of burglary and theft. The policy also covers the reproduction cost of documents and deeds (e.g. passport, driving license etc) in-case of damage or loss.

Coverage is also available on first loss basis which allows you to take limited cover against your total exposure based on your perception of likely extent of loss to your household contents.

Plan Options



Coverage	Sum Insured in (₹)			
	Option 1 Building+Contents	Option 2 Building+Contents	Option 3 Building+Contents	Option 4 Building+Contents
Building -Total Sum Insured	26,00,000	36,00,000	60,00,000	1,12,00,000
A. Building- Structure	20,00,000	30,00,000	50,00,000	100,00,000
B. Additional Rent for Alternative Accomodation	6,00,000	6,00,000	10,00,000	12,00,000
Home Contents Fire And Allied Perils, Earthquake (on Replacement basis)	10,00,000	15,00,000	25,00,000	50,00,000
Home Content Theft and Burglary (on Replacement basis) with waiver of	5,00,000	7,50,000	12,50,000	25,00,000
Public Liability	1,00,000	1,00,000	1,00,000	1,00,000
Key Replacement (Per Occurrence 50% of SI)	3,000	3,000	5,000	5,000
Lost Wallet (Per Occurrence 25% of SI)	5,000	5,000	10,000	10,000
Premium (Including tax)	2,499	3,533	5,882	11,208

Coverage	Sum Insured in (₹)			
	Option 5	Option 6	Option 7	Option 8
Home Contents Fire And Allied Perils, Earthquake (on Replacement basis)	10,00,000	20,00,000	30,00,000	40,00,000
Home Content Theft and Burglary (on Replacement basis) with waiver of	5,00,000	10,00,000	15,00,000	20,00,000
Public Liability	1,00,000	1,00,000	1,00,000	1,00,000
Key Replacement (Per Occurrence 50% of SI)	3,000	3,000	5,000	5,000
Lost Wallet (Per Occurrence 25% of SI)	5,000	5,000	10,000	10,000
Premium (Including tax)	1,717	3,222	4,829	6,333

Contact your Tata AIG representative to know more

This is purely indicative in nature. Please read policy wordings/sales brochure carefully before concluding a sale. This is strictly for internal use only. No business can be solicited basis this information.

UIN: IRDAN108RP0002V03100001