
Pre-Packaged Coverages

- (i) Fire
- (ii) Liability Risks
- (iii) Burglary
- (iv) Purchase Protection
- (v) Pedal Cycle
- (vi) Plate Glass
- (vii) Baggage
- (viii) Audio Visual Appliance
- (ix) Domestic Appliance
- (x) Marine
- (xi) Personal Accident
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- (xiii) Ambulance Charge
- (xiv) Expenses for Temporary Resettlement
- (xv) Money

These are the six pre-packaged covers we have, to satisfy varying home insurance needs.

Fire

Benefits Includes

- Fire
- Explosion / Implosion
- Aircraft Damage caused by aircraft
- Riot, Strike, Malicious Damage cover
- Damages due to Impact by rail / road vehicle or animal
- Bursting and / or overflowing of water tanks, apparatus and pipes
- Missile Testing operations
- Leakage from Automatic Sprinkler Installations
- Lightning
- Loss caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Destruction by subsidence of part of the site on which the property stands or landslide
- Bush Fire

Cover	Value	Select	Classic	Plus	Excel	Premier
Building	250000	300000	350000	400000	450000	500000
Contents	150000	200000	250000	275000	325000	375000
Rent for Alternative accomodationcovers additional expenses on rent incurred by you in case of loss or damage to the premises caused by an insured peril rendering the premises unfit for occupation and forcing you to shift to an alternative accommodation for a maximum period of 30 days.	6000	7000	8000	9000	10000	11000
Impact damage by own vehicle	2500	3000	35000	4000	4500	5000

Liability Risks

Benefits Includes

It Covers loss or damage of household property and contents due to burglary or theft during the normal course of occupancy and even if the house has been unoccupied for as long as 60 consecutive days.

Cover	Value	Select	Classic	Plus	Excel	Premier
Legal liabilities to public / workmen	15000	20000	25000	30000	35000	40000

Burglary

Benefits Includes

It Covers loss or damage of household property and contents due to burglary or theft during the normal course of occupancy and even if the house has been unoccupied for as long as 60 consecutive days.

Cover	Value	Select	Classic	Plus	Excel	Premier
Burglary, theft	150000	200000	250000	275000	325000	375000
Unoccupied premises extension	150000	200000	250000	275000	325000	375000

Purchase Protection

Benefits Includes

It Provides automatic protection for newly purchased articles against fire and burglary up to 30days from the date of purchase.

Cover	Value	Select	Classic	Plus	Excel	Premier
Automatic insurance of new purchases	7500	10000	15000	20000	25000	30000

Pedal Cycle

Benefits Includes

It covers your pedal cycle comprehensively against accidental damages. Additionally it also covers liability towards third party injury and / or property damage up to Rs.10,000 only.

Cover	Value	Select	Classic	Plus	Excel	Premier
Accident, damage, theft to bicycles	2000	2000	2000	2000	2000	2000

Plate Glass

Benefits Includes

Securely fixed plate glass (e.g. windows) is covered against accidental loss or damage resulting into breakage.

Cover	Value	Select	Classic	Plus	Excel	Premier
Damage to fixed glass	2000	3000	4000	5000	6000	7000

Baggage

Benefits Includes

Your accompanied baggage is protected even while you travel. Any accidental loss or damage and theft of personal baggage during the travel is covered anywhere in India.

Cover	Value	Select	Classic	Plus	Excel	Premier
Loss of personal belongings during travel	4000	5000	6000	6500	7000	7500

Audio Visual Appliance

Benefits Includes

A comprehensive coverage for your television covering loss or damage caused by fire, burglary and theft, mechanical and electrical break-down as well as legal liability up to Rs. 25,000 (related to the television)

Cover	Value	Select	Classic	Plus	Excel	Premier
audio & audio visual equipments	15000	15000	20000	20000	25000	30000

Domestic Appliance

Benefits Includes

It covers your Refrigerator against the risk of unforeseen and sudden mechanical and /or electrical breakdown.

Cover	Value	Select	Classic	Plus	Excel	Premier
Breakdown of domestic appliances	10000	10000	15000	15000	20000	25000

Marine

Benefits Includes

In case you need to relocate to a different city or a different household in the same city, Home Secure will hold your possessions protected against loss or damage during transit in case of an accident to the carrying vehicle or if the entire goods are not delivered.

Cover	Value	Select	Classic	Plus	Excel	Premier
Marine Transit cover for household goods		200000	25000	275000	325000	375000

Personal Accident

Benefits Includes

Home Secure provides Personal Accident cover to your entire family on account of death, permanent total or partial disablement and Medical expenses and Ambulance charges up to specified limits related to and arising out of accident.

Cover	Value	Select	Classic	Plus	Excel	Premier
Accidental Death / PTD / PPD		100000	200000	300000	400000	500000

Medical Expense

Cover	Value	Select	Classic	Plus	Excel	Premier
Hospital expenses due to accidents causing death / PTD		5000	10000	15000	15000	15000

Ambulance Charge

Cover	Value	Select	Classic	Plus	Excel	Premier
Ambulance charges due to accident		1000	1000	1000	15000	1000

Expenses for Temporary Resettlement

Benefits Includes

In case your home has been rendered uninhabitable due to fire, Home Secure covers the cost of packing and transportation (up to specified limits) of your household goods to an alternative residence.

Cover	Value	Select	Classic	Plus	Excel	Premier
Resettlement expenses in case rent for alternative accomodation becomes operative			2500	2500	2500	2500

Money

Benefits Includes

Dispossession of money withdrawn from a Bank branch or Automated Teller Machine (ATM) on your way back home due to robbery or hold-up.

Cover	Value	Select	Classic	Plus	Excel	Premier
Loss of cash in transit from bank to home			5000	7000	10000	10000

Premium Rates

Coverage		Value	Select	Classic	Plus	Excel	Premier
Without terrorism damage	Contents only	1083	1867	2775	3204	3855	4410
	Building+Contents	1264	2083	3026	3491	4176	4767
With terrorism damage	Contents only	1134	1934	2859	3298	3965	4537
	Building+Contents	1399	2252	3228	3719	4438	5062

* Premium in Rs including service tax