
Privilege

This is unique, innovative product where one can insure one's most prized possessions as part of a privilege offer viz. Your car, home and life.

It is a comprehensive insurance scheme that protects you against the uncertainties of life by giving you the convenience of protecting your Home Contents and your life against accidents while taking Car insurance i.e. 3 in 1 covers under the same roof.

While Car insurance is the default insurance, the client has the option of taking the Home and/or Personal Accident cover under the same policy.

Product structure:

Benefits	Sum Insured
Fire & Allied Perils (Home Contents)	200,000
Burglary & Theft (on 1st Loss)	200,000
ATM Cash	2,500
Public Liability	100,000

*Contents excludes jewelry and valuables Premium: Rs 1005/- including service tax @ 12.24%.

* Also available on offer is a unique spot fulfillment product for Home Contents.

This product is over the counter in nature where the final policy itself is handed over to the customer across the table at the point of sale. It requires minimum documentation, is simple to understand and hassle-free for execution.

It is a simple Fire and Burglary product available in 2 variants. The benefits under this product are:

Fire and Allied Perils (incl. earthquake & terrorism) - **Home Contents**: Sum Insured options of Rs 3 lacs & Rs 5 lacs respectively.

Burglary & Theft - Home Contents (on 1st loss): Sum Insured of Rs 1 lac common to both variants.

Product structure:

Benefits	Option 1-3 lacs	Option 2-5 lacs
	Sum insured (Rs)	Sum insured (Rs)
Fire & Allied Perils including Earthquake & terrorism - for contents	300,000	500,000
Burglary & Theft on 1st Loss - for contents	100,000	100,000
Final Premium incl. Service Tax @ 12.24%	719	853

*Contents excludes jewelry and valuables For complete details, please refer to the policy document.