
Supreme Cover

- (i) Fire
- (ii) Public Liability
- (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
- (xii) Medical Expense
- (xiii) Ambulance Charge
- (xiv) Expenses for Temporary Resettlement
- (xv) Money

This is flexible home insurance product, which can be customized for individual requirements. You can customize your package by picking and choosing from a basket of coverage to design a product that you feel suits your needs.

Fire

Benefits Includes

- 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

- Building
- Contents
- Rent for Alternative accomodation
covers 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.
- Impact damage by own vehicle



Public Liability

Benefits Includes

It Covers your legal liability as a householder towards other persons (third parties) and your domestic servants.

Cover

Legal liabilities to public / workmen

Burglary

Benefits Includes

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

Cover

Automatic insurance of new purchases

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

Automatic insurance of new purchases

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

Accident, damage, theft to bicycles

Plate Glass

Benefits Includes

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

Cover

Damage to fixed glass

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

Loss of personal belongings during travel

Audio Visual Appliance

Benefits Includes

It covers Fire, Burglary, Theft, Legal Liability, accidental damages and breakdowns associated with audio and audio visual equipment.

Cover

Breakdown of audio & audio visual equipments

Domestic Appliance

Benefits Includes

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

Cover

Breakdown of domestic appliances

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

Transit cover for household goods

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

Accidental Death / PTD / PPD

Medical Expense

Cover

Hospital expenses due to accidents causing death / PTD

Ambulance Charge

Cover

Ambulance charges due to accident

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

Resettlement expenses in case rent for alternative accommodation becomes operative

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

Loss of cash in transit from bank to home