

KEY FEATURE DOCUMENT

HOME SECURE- TATA AIG GENERAL INSURANCE COMPANY LIMITED

This document is a summary of the benefits offered. Please refer to the actual policy for complete terms, conditions, and exclusions

General Definitions

Accident and Accidental means a sudden, unforeseen, and unexpected physical event beyond Your control caused by external, visible and violent means.

Audio & Audio Visual Appliance means the television set and the related appliances forming part of or attaching to the television set and the antenna, both external and internal and/or other audio appliances, all as noted specifically on the Schedule.

Bodily Injury means any Accidental physical bodily harm but does not include any sickness or disease

Business or Business Purposes means any full or part time, permanent or temporary, activity undertaken with a view to profit or gain.

Burglary means an act involving the unauthorised entry to or exit from Your Home or attempt thereof by unexpected, forcible, visible and violent means, with the intent to commit an act of Theft.

Benefit Sum Insured means and denotes the amount of cover available under each Benefit as stated in the Schedule (and, where appropriate, as more particularly described and limited per item insured in any annexure to the Schedule). This is the maximum amount that We will pay for each and every claim and in all under that Benefit, subject always to the Sum Insured.

Contents means the following not used for Business or Business Purposes, so long as they are owned by You and/or Your Family and/or You or Your Family are legally responsible for them:

1) household goods, such as furnitures , fixtures, fittings, home appliances, interior decorations and items of like nature.

2) Personal effects such as clothes and other articles of personal nature likely to be worn, used or carried including personal money, jewellery and valuables unless specifically declared to and accepted by us.

Domestic Staff means any person employed by You solely to carry out domestic duties associated with Your Home, but does not include any person employed in any capacity in connection with any Business, trade or profession.

Family, Them or They means You, Your spouse, Your children, Your parents, and any other persons who:

1) are and continue to be normally resident with You, and
2) not paying a commercial rent
Home means Your private residence as shown in the Schedule which is used or occupied solely for domestic purposes by You and/or Your Family and/or Your Domestic Staff whether owned by You or Your Family or otherwise.
Hospital means a place that:
1) operates primarily for the care and treatment of sick or injured persons, and
2) has a staff of one or more Medical Practitioners available at all times, and
3) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times, and
4) has organised diagnostic and surgical facilities, either on the premises or has arrangements for these facilities with any other Hospital on a pre-arranged basis, and
5) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged or mentally disturbed, or similar institution.
Kutchha Construction means buildings having walls and/or roofs of wooden planks, thatched leaves, grass, bamboo, plastic, cloth, asphalt, canvas, tarpaulin or the like.
Market Value means the value at which property insured could be replaced with one of the same kind, type, age and condition.
Medical Expenses means expenses incurred on necessary medical or surgical treatment, services, or supplies.
Medical Practitioner means a person who holds a degree of a recognized institution and is registered by the Medical Council of any State or Union Territory of India.
Minimum Premium means the amount of Rs.100/-.
Period of Insurance means the period of time stated in the Schedule for which the Policy is valid and operative.
Policy means Your proposal, the Schedule, Our covering letter to You, insuring clauses that are appearing in each applicable Benefit, definitions, exclusions, conditions and other terms contained herein and any endorsement attaching to or forming part hereof, either at inception or during the Period of Insurance.
Public Authority means any governmental, quasi-governmental organisation or any statutory body or duly authorised organisation with the power to enforce laws, exact obedience, command, determine or judge.

Pre-existing Condition means a condition for which care, treatment, or advice was recommended by or received from a Medical Practitioner or which was first manifested or contracted before the start of the Period of Insurance.

Schedule means the sheet/s containing the description of items insured, as stated in the Policy and any annexure attached to and forming part of this Policy.

Short Period Rates means:

Period	Annual Rate
For a period not exceeding 15 days	10%
1 months	15%
2 months	30%
3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
For a period exceeding 9 months The full annual rate.	The full annual rate

Sum Insured means the amount stated in the Schedule, which is the most that We will pay during the Period of Insurance.

Theft means an act of directly or indirectly and illegally permanently depriving You and/or Your Family of the possession of the Contents by any person by violent or forceful means or otherwise.

Unoccupied means Your Home that remains unoccupied by You and/or Your Family for more than thirty (30) consecutive days.

Fungi means any type or form of fungus, including but not limited to, all forms of mold or mildew, and any mycotoxins, spores, scents, vapour, gas, or substance, including any byproducts, produced or released by fungi.

We or Us or Our means the Tata AIG General Insurance Company Limited.

You, Your or Yourself means the person named in the Schedule as the policy holder.

Break in means to enter someone's property illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a volient act

Building means your home, built of brick, stone or concrete, roofed with incombustible material (unless otherwise stated in schedule), including any domestic garage and outbuildings, swimming pools, terraces, patios, drives, footpaths, gates, and any other permanent fixtures and fittings situated as stated in the schedule

Cheque(s) means any bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with stamped signature

Jewellery means articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals

Larceny means unlawful taking and carrying away of contents belonging to you and/or your family with the purpose of depriving You and/or your family of its possession permanently.

Lost or Stolen means having been inadvertently lost or having been stolen by a third party without Your assistance, consent or co-operation.

Payment card means an ATM card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution for personal use only

Personal Money means currency, coins and bank notes in current use and having a face value.

Personal Papers means identification documents issued by Your country, state including but not limited to Your driver's license and passport

Relative means Your legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin

Replacement cost means the value at which property insured could be replaced with new property of the same kind, type and specification and includes wherever applicable freight, custom duty, dismantling and re-erection cost and any other relevant charges, if included in the Sum Insured.

	<p>Robbery means the unlawful taking of money or other property from Your care and custody by one who has caused or threatened you with bodily harm and has committed an illegal or violent act</p>
	<p>Total loss means if the cost of replacement, repair, reinstatement, renewal or refurbishment of any item is equal to or exceeds the value of the lost or damaged item immediately before the occurrence of the loss or damage.</p>
	<p>Valuables mean bullion, stamp, coin or medal collections, curios, painting, work of arts, sculptures, articles of gold, silver or other precious metals and stones, Jewellery, fur, manuscripts and items of similar nature.</p>
	<p>Vehicle means Your car, truck, jeep, motorcycle, recreational vehicle, or camper.</p>
<p>Benefits- Fire and Special Perils</p>	<p>Covers Loss or damage to the building and contents due to fire, lighting, Explosion/Implosion, Aircraft Damage, Riot, Strike, Malicious and Terrorism Damage, Storm cyclone, Typhoon, tempest, hurricane, Tornado, flood and Inundation, Impact damage, Subsidence and Landslide including rock slide, Bursting and/or overflowing of water tanks, apparatus and pipes, Missile testing operations, Leakage from Automatic Sprinkler Installations, Bush Fire and Earthquake (Fire & Shock)</p> <p>Important Exclusions:</p> <p>This policy does not cover:</p> <ol style="list-style-type: none"> 1. War and allied perils 2. Nuclear perils 3. Loss, destruction or damage caused to insured property by pollution or contamination 4. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 5. First Rs.250/- in respect of each and every claim. 6. Loss, destruction or damage to bullion, or unset precious stones, curios or work of art for an amount exceeding Rs.10000/- coins or paper money, securities, computer system records, business books unless otherwise expressly stated in the policy. 7. Expenses incurred on architects, surveyors and consulting engineer's fees in excess of 3% and debris removal in excess of 1% incurred by insured following a loss by covered Peril 8. Loss by theft during or after occurrence of any insured peril except as provided under Riot, Strike and Malicious Damage cover.

9. Loss or damage to electrical and / or electronic machine, apparatus, fixture or fitting excluding fans and electrical wirings arising from over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause.

Add On Covers:

1) Additional expenses of rent for an alternative accomodation

2) Loss of Rent

3) Removal of Debris (in excess of 1% of claim amount)

4) Architects, surveyors and consulting engineer's fee (in excess of 3% of claim amount)

5) Impact damage due to insured's own rail/road vehicles and the like and articles dropped therefrom

6) Escalation Clause

Coverage on First Loss Basis for contents

Selected Percentage	Rate
Up to 25%	50% of rate
Up to 50%	70% of rate
Up to 65%	85% of rate
Up to 75%	90% of rate
Beyond 75%	Full Rate

Benefits- Public Liability

Covers you against compensation and litigation expenses(incurred with our prior written consent), which you may become legally liable to pay any where in the world on account of:

a) Accidental death or bodily injury to any person other than you and/or your family or your domestic staff subject to benefit sum assured.

b) Accidental damage to property of any person other than you and/or your family or your domestic staff subject to a limit of the benefit sum assured

c) Claims payable by you to your domestic staff under the fatal accident Act 1855, Workmen’s compensation act 1923 or any amendment three to or common law subject to the benefit sum assured

Important Exclusions

We will not pay for

1. Accidental death, Bodily injury or property damage arising out of or incidental to:

	a. any structural alteration, additions, repairs or decorations to the insured home
	b. your occupation or business, trade or employment
	c. any liability voluntarily assumed by you
	d. Your and/or your Family's ownership, possession or custody of animals, vehicles, airborne or water borne vessels or craft of any kind, or any mechanically propelled vehicle other than gardening equipment and wheelchair
	e. Transmission of any communicable disease or virus
	2. fungi, wet or dry rot, or bacteria.
Benefits- Burglary and Theft	Covers you for loss and damages caused by Burglary or theft including larceny and/or attempted Burglary or theft including larceny to:
	a. Your Home subject to a maximum payment of 10% of the benefit sum assured or INR 5000/- whichever is less and/or
	b. the contents of your home up to the benefit Sum Insured and/or
	c. Contents that you have placed in safe custody during your temporary absence from your home as long as the placement of such contents does not exceed a total of 120 days in any period of Insurance, subject to a maximum payment of 10% of benefit sum insured or INR. 10,000/- whichever is less and/or
	d. Contents that have been removed to private residential accommodation (not being your home) that is being occupied by you and/or your family for a period not exceeding 30 cosecutive days in any one period of insurance, subject to a maximum payment of 10% of the benefit sum insured or INR. 10,000/- whichever is less, and/or
	e. Newly purchased contents i.e. purchased after commencement of the policy, subject to maximum payment of 10% of benefit Sum Insured or Rs 50000 whichever is less duly supported by original purchase invoice/bill, and/or
	f. Personal Money not exceeding 1% of benefit Sum Insured or Rs 10000 whichever is less
	Important Exclusions:
	We will not pay for:
	1. Kutcha Construction
	2. If the loss or damage occurs while Your home is unoccupied unless informed to the company prior to the commencement of policy or home being unoccupied.

3. If you/or Your Family and/or Your Domestic Staff are directly and/or indirectly in anyway involved in or concerned with the actual or attempted Burglary or theft and larceny

4. For any loss or damage to livestock, motor vehicles, pedal cycles, money securities for money, stamp, bullion, deeds, bonds, bill of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, ATM or credit cards (unless previously specifically declared to and accepted by us)

5. First INR.250/- in respect of each and every claim under this benefit excluding personal money & Jewellery and Valuables. In case of claim for personal money, Jewellery & Valuables first INR 1000.

6. For Loss or damage to Personal Money, Jewellery and Valuables due to Larceny

Additional Benefits

1. Reimbursement of cost of reproducing documents, deeds such as passport, driving license, title deeds, plans or any other personal identification documents up to the limit of Rs 10000

2. Personal belongings of your domestic staff and guest up to the limit of INR 25000 while it on the insured premises excluding Jewellery, Personal money and valuables

Coverage on First Loss Basis

Selected Percentage	Rate
Up to 25%	50% of rate
Up to 50%	70% of rate
Up to 65%	85% of rate
Up to 75%	90% of rate
Beyond 75%	Full Rate

Benefit- Pedal Cycle

Covers damages or losses caused to Pedal Cycle belonging to you or your family by fire, lighting, external explosion, riot, strike malicious act, attempted or actual burglary or theft and accidental external means. In addition, third party liability that you have to bear for accidental death or injury and damage to property is also covered upto a maximum amount of INR. 10000/-

Important Exclusions:

We will not pay for:

	<p>1. Any accident, death, bodily injury loss or damage caused whilst the pedal cycle is being used for hire or reward, racing or pace making or outside India.</p>
	<p>2. The Burglary or theft affixed of the accessories affixed to the pedal cycle</p>
	<p>3. Any accident or death bodily injury loss or damage cause by overloading strain or mechanical breakdown.</p>
	<p>4. Litigation costs incurred without prior our prior written consent</p>
	<p>5. The accidental death of or bodily Injury sustained by you, your family, your domestic staff, any person being conveyed or travelling on the pedal cycle and any loss or damage to any property belonging to another and being conveyed on the pedal cycle.</p>
	<p>6. First INR. 100/- in respect of each and every claim</p>
Benefit- Plate Glass	<p>Covers accidental damages or losses caused to the securely fixed plate glass in your home.</p> <p>Important Exclusions:</p> <p>We will not pay for loss or damage:</p>
	<p>1. occurring during the course of removal, alteration or repairs on or about your home</p>
	<p>2. Consequent to the loss or damage of plate glass including injury arising from breakage of glass or during replacement thereof</p>
	<p>3. Unaccompanied by breakage of glass</p>
	<p>4. Caused by the disfiguration or scratching of glass. Other than a fracture extending through the entire thickness of the glass</p>
	<p>5. to embossed, silvered lettered, ornamental, curved or any other glass whatsoever, other than glass which is plain and of ordinary glazing quality, unless specifically declared to and accept by us.</p>
	<p>6. to frames or framework of any description, unless specifically declared to and accepted by us.</p>
Benefit- Baggage	<p>Cover is provided for theft or accidental loss, damage or destruction anywhere in the world of personal baggage accompanying and belonging to you and/or your family on a trip undertaken outside of the municipal limits of city in which you and your family ordinarily reside.</p> <p>Important Exclusion:</p> <p>We will not pay for loss or damage:</p>

	<p>1. of personal belongings from a car unless such loss occurred by violent and visible means from an enclosed saloon car that had its windows closed and locked and other security devices if any properly applied.</p>
	<p>2. to any item consumable or perishable nature, spilling or explosion of liquid and/or caused due to rat, vermin or insects</p>
	<p>3. to any item being conveyed by a carrier under a contract of affreightment</p>
	<p>4. to any loose item being worn or carried about during the trip</p>
	<p>5. for any money, securities, stamps, business books or documents, jewellery, watches fur, precious metal, precious stones, gold or silver ornaments, travel tickets, cheques and bank drafts</p>
	<p>6. to personal baggage that is not within the care, custody or control of You and/or Your Family</p>
	<p>7. to personal baggage cause by rat, fungus, insects or vermin</p>
	<p>8. of any electrical item caused by misuse, use other than in accordance with the manufacturer's recommendation, defect, excessive pressure, short circuiting, arcing or by the effects of electricity from whatever cause(including lighting)</p>
	<p>9. for more than the sole value of an item comprising part of a pair or set, without reference to any special value which such item may have had as a part of such pair or set and not more than a proportionate part of the value of the pair or set.</p>
	<p>10. First INR. 250/- in respect of each and every claim</p>
Benefit- Breakdown of domestic electrical and electronic appliances	<p>Covers you against repair cost (both parts and labour) occasioned by the unforeseen and sudden mechanical and/or electrical breakdown of your domestic electrical and electronic appliances specified in the schedule whilst contained or fixed in your home. It also covers loss or damage by accidental external means to Audio & Audio Visual Appliances as mentioned in the schedule whilst contained or fixed in your home.</p> <p>Important Exclusions:</p> <p>1. The cost of repair associated with any malfunction for which the manufacturer or supplier of the domestic appliances is responsible</p> <p>2. The cost of repair associated with an item for which cover is available under any other operative section of this policy</p> <p>3. The cost of repair associated with breakdown occasioned by natural Wear and tear</p>

	4. The cost of repair associated with any appliances that has been modified in any manner or is used for Business or Business Purposes
	5. The cost of repair associated with loss or damage caused by or in the process of erection, cleaning, maintenance, repair, dismantling
	6. loss or damage caused by atmospheric or climatic changes, moths, insects, and vermin
	7. the cost of repair associated with the detention, seizure or confiscation by Public Authorities of Your domestic appliances
	8. the cost of repair associated with the misuse of or use other than in accordance with manufacturer's recommendation of Your domestic appliances
	9. the cost of repair associated with defects in wiring or electrical connections that are not an integral part of Your domestic appliances
	10. any amount exceeding the Benefit Sum Insured for each and every claim and for all claims
	11. the first 1% of Benefit Sum Insured or Rs. 500, whichever is greater of each and every claim
	12. loss or damage to records, discs, cassettes or tapes
Benefit- Marine Transit	<p>Covers loss or damages to the Personal belongings excluding personal money and Jewellery & Valuables covered under Benefit-Burglary caused by fire, lightning, breakage of bridges, collision, overturning/derailment of the carrying vehicle(Public Carrier), non-delivery of the entire consignment during transit from current residence to new residence.</p> <p>It also covers your personal belongings in your new home under benefit: "Fire & Special Perils" and benefit: "Burglary & Theft" for a period of 10 days from the time public carrier reaches the new home.</p> <p>Important Exclusion:</p> <p>1. Goods which are transported without customary packing.</p> <p>2. Any item of fragile or brittle nature unless the loss, damage or destruction is caused by accident involving the mode of transport of such item.</p> <p>3. Personal belongings at Your new Home unless intimated to Us within 10 days of Public Carrier reaching the new Home failing which cover will cease on expiry of 10th day.</p> <p>4. the first INR. 1000/- for each and every claim.</p>

	5. Non-delivery of the entire consignment unless contract of affreightment is submitted		
Benefit- Personal Accident	We will pay You or Your assigns the sums set out below if You and/or members of Your Family, all aged between 12 and 70 years on the happening of the insured event, sustain Bodily Injury anywhere in the world solely and directly caused by Accident		
	Sr. No	Details	% payment of Benefit Sum Insured
	1	Bodily Injury is the sole and direct cause of death within 12 calendar months of the Bodily Injury	100%
	2	Bodily Injury causes disablement and is, within 12 calendar months of the Bodily Injury, the sole and direct cause of the total and irrevocable loss of:	
	a)	The sight of both eyes, or the Physical Separation of 2 entire hands or 2 entire feet, or 1 entire hand and 1 entire foot, or the loss of sight of 1 eye and Physical Separation of 1 entire hand or 1 entire foot	125%
	b)	The use of 2 hands or 2 feet, or of 1 hand and 1 foot, or the loss of sight of 1 eye and 1 hand or 1 foot	125%
	c)	The sight of 1 eye or of the Physical Separation of 1 entire hand	50%
	d)	The use of 1 hand or 1 foot without Physical Separation	50%
	3	Bodily Injury is the immediate sole and direct cause of the permanent and absolute inability to engage in any occupation or profession due to disability	125%
	If such Bodily Injury is, within 12 calendar months of the Bodily Injury, the sole and direct cause of the total and irrevocable loss of use of or of the actual loss by Physical Separation of the following, then the percentage of the Benefit Sum Insured per person detailed below		

Sr. No	Details	% payment of Benefit Sum Insured
1	LOSS OF TOES – ALL	20%
	GREAT-BOTH PHALANGES	5%
	GREAT-ONE PHALANX	2%
	TOE LOST EACH	1%
2	LOSS OF HEARING- BOTH EARS	50%
3	LOSS OF HEARING- ONE EAR	15%
4	LOSS OF FOUR FINGERS AND THUMB OF ONE HAND	40%
	LOSS OF FOUR FINGERS	35%
	BOTH PHALANGES	25%
5	ONE PHALANX	10%
	LOSS OF INDEX FINGER	
	THREE PHALANGES	10%
7	TWO PHALANGES	8%
	ONE PHALANX	4%
	LOSS OF MIDDLE FINGER	
8	THREE PHALANGES	6%
	TWO PHALANGES	4%
	ONE PHALANX	2%
9	LOSS OF RING FINGER	
	THREE PHALANGES	5%
	TWO PHALANGES	4%
10	ONE PHALANX	2%
	LOSS OF LITTLE FINGER	
	THREE PHALANGES	4%
11	TWO PHALANGES	3%
	ONE PHALANX	2%
	LOSS OF METACARPALS	
11	FIRST OR SECOND	3%
	LOSS OF METACARPALS	
	THIRD, FOURTH, FIFTH	2%

12	ANY OTHER PERMANENT PARTIAL DISMEMBERMENT	PERCENTAGE AS ASESSSED BY THE MEDICAL PRACTITIONER
<p>If such Bodily Injury shall be the sole and direct cause of immediate Temporary Total Disablement, then so long as You and/or Your Family (excluding children) shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of one percent (1%) of the Benefit Sum Insured, stated in the Schedule hereto, per week but in any case not exceeding Rs. 5,000 (Rs.2500 in case of non-earning spouse/parents) per week in all under all policies provided that the compensation payable shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of disablement and in no case shall exceed the Benefit Sum Insured.</p>		
<p>In the event of Your death or that of any other member of Your Family away from Your Home, We shall reimburse the expenses incurred in transporting Your mortal remains to Your Home, subject to a maximum of 2% of the Benefit Sum Insured per person or Rs.2, 000/-, whichever is less.</p>		
<p>If We have accepted a claim under this Benefit and You and/or Your Family suffer an Accident causing Bodily Injury that requires Hospital attendance and that results in valid claim under the Policy, We will indemnify You for the Medical Expenses incurred by You and/or Your Family as an inpatient up to Rs. 15,000 for Medical Expenses incurred due to this Bodily Injury</p>		
<p>If You do not make a claim under this Benefit during this Period of Insurance, and You renew this Policy with Us within 30 days of its expiry, then We shall increase the Benefit Sum Insured per person for 1) 1, 1) 2 and 1) 3 by 5% per subsequent Period of Insurance until it stands 50% higher than the original Benefit Sum Insured per person</p>		
<p>If You and/or Your Family suffer an Accident causing Bodily Injury that requires Hospital attendance and We have accepted a claim under this Benefit, We will indemnify You up to Rs. 1000 for the reasonable cost of transporting You and/or Your Family to Hospital by an ambulance provided by any ambulance service provider using duly registered ambulances as specified under the Motor Vehicles Act. The ambulance services availed should be duly supported by a valid bill / receipt as an evidence of payment</p>		
<p>Important Exclusions:</p>		
<p>1. In case the bodily injury is due to use of alcohol, drugs or solvents, intentionally self inflicted, mental disorder, and engagement in dangerous activity.</p>		
<p>2. intentionally self-inflicted injury</p>		
<p>3. engagement in dangerous activities</p>		
<p>4. mounting into dismounting from or travelling in any aircraft other than as a fare paying injury</p>		
<p>5. sexually transmitted disease</p>		

	6. insanity
	7. mental disorder or psychosomatic dysfunction
	8. Commission of any actual or attempted illegal or unlawful act
	9. Pregnancy, aggravated or prolonged childbirth or in consequence thereof.
	10. The aggravation of any injury, sickness or disease for which medical care, treatment, or advise was recommended by or received from a physician or from which you and/or your family suffered or which was present before the commencement of the period of insurance
Benefit- Expenses towards temporary re-settlement expenses	<p>If Your Home is rendered uninhabitable due to a claim that We have accepted under "Benefit: Fire", We will indemnify You up to the Benefit Sum Insured for the reasonable costs towards packing, transportation and loading/unloading which You incur in relocating Your Contents to alternative accommodation and bringing back to insured premises. In addition to this We would pay 25% of Benefit Sum Insured or Rs.10,000 whichever is less for emergency contingency purchases.</p> <p>Important Exclusions:</p> <p>a) loss or damage to Your Contents while being conveyed to or from the alternative accommodation</p> <p>b) Any charges that are not supported by proper bills/receipts/cash memos</p> <p>c) Any charges not incurred within 90 days of occurrence of valid claim under Benefit: Fire</p>
Benefit- Loss of Cash Whilst in Transit	<p>We will indemnify You and Your Family for actual loss of money in coins and/or currency notes up to the Benefit Sum Insured by, Robbery, hold-up or Theft within 6 hrs. of withdrawal of money from a Bank(including ATM centers) at which You maintain an account, while such money is in Your possession</p> <p>Important Exclusions</p> <p>1. If you and your family have withdrawn money in coins and/or notes more than once in</p> <p>2. If you do not provide us and the police with immediate notice of the loss and sent to us a copy of the first information and /or Final report.</p> <p>3. Unless you are able to establish to our reasonable satisfaction that a loss of the amount stated has occurred with documentary proof.</p> <p>4. For more than Rs. 10000/- in respect of a single withdrawal.</p> <p>5. The first INR. 500/- in respect of each and every claim.</p> <p>6. For more than Rs 20000 during the period of Insurance</p>
Benefit- Jewellery & Valuables	We will indemnify You and/or Your Family against the loss of, destruction of, or damage to

	<p>a) Your and/or Your Family's Jewellery and Valuables anywhere in world due to Accident and/or misfortune, based upon the actual Replacement Cost of such Jewellery and Valuables not exceeding Benefit Sum Insured</p>
	<p>b) Newly purchased Jewellery and Valuables i.e. purchased after commencement of the Policy subject to maximum payment of 10% of Benefit Sum Insured or Rs. 100,000 whichever is less duly supported by original purchase invoice/bill.</p>
	<p>Important Exclusions</p>
	<p>a) loss or damage due to the cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, or to china marble, gramophone, records and other articles of a brittle or fragile nature unless such loss or damage arises from an Accident involving the mode by which such item is being conveyed</p>
	<p>b) loss or damage caused by the mechanical derangement or over winding of watches and clocks</p>
	<p>c) loss or damage due to Theft from a car unless such Theft occurred by violent and visible means from an enclosed Vehicle that had its windows closed and locks (and other security devices, if any) properly applied</p>
	<p>d) loss or damage whilst the item is being conveyed by any carrier under a contract of affreightment</p>
	<p>e) any loss or damage arising through delay, detention or confiscation by a Public Authority</p>
	<p>f) loss or damage caused by rats, moth, insect, mildew, Fungi and vermin</p>
	<p>g) loss or damage to any item used mainly for Business or Business Purposes</p>
	<p>h) loss or damage occasioned to lottery or raffle tickets</p>
	<p>i) for more than the sole value of an item comprising part of a pair or set without reference to any special value which such item may have had as a part of such pair or set, and not more than a proportionate part of the value of the pair or set</p>
	<p>j) Unexplained or mysterious disappearance</p>
	<p>k) damage whilst in the custody of any person other than You, Your Family or Bank (where You have kept Jewellery in locker)</p>
	<p>l) damage attributable to any process of cleaning, washing, repairing or restoring</p>
	<p>m) damage to musical instruments in respect of loss of tone and for replacement of strings, drums, skins, reeds</p>
	<p>n) the first 2% of the Benefit Sum Insured (subject to a minimum of Rs.1000/-) of each and every claim</p>
Benefit- Fraudulent Charges	<p>If Your Payment card is Lost or Stolen, We will reimburse the unauthorized charges that You are responsible for on Your Lost or Stolen Payment card, up to 12 hours prior to Your first reporting the event to Your Payment card issuer(s).</p>
	<p>Important Exclusions</p>
	<p>1. Charges made on Your Lost or Stolen Payment card more than 12 hours prior to Your first reporting the event to Your Payment card issuer(s)</p>
	<p>2. Charges made on Your Lost or Stolen Payment card after You first reported the event to Your Payment card issuer(s)</p>

	3. Charges made on Your Payment card if Your Payment card has not been lost or stolen
	4. Cash advances made with Your Lost or Stolen Payment card
	5. Charges incurred by a resident of Your household, or by a person entrusted with Your Payment card
Benefit- Lost Wallet	1. Replacement costs for the Lost or stolen wallet as well as the Personal Papers and Payment cards that were in the wallet
	2. Application fees for applying for new Personal papers and/or Payment cards
	Important Exclusions
	1. Money, Cheque(s), Transportation tickets, or other similar items that were in the Lost or Stolen wallet other than Your Personal papers and Payment cards
	2. losses that are caused by any events other than Lost or Stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events
	3. Accidental damage to Your wallet and items inside
	4. any fraudulent/unauthorized charges on the Lost or Stolen Payment cards
	5. any Identity theft related costs that are caused by Lost or Stolen Personal papers or Payment cards
Benefit- Key Replacement	1. Key Replacement – We will reimburse You for the cost of replacing Your Home and/or Your Vehicle keys which are Lost or stolen. The covered cost is limited to the money You paid to a locksmith to produce a new key
	2. Break-in Protection – We will reimburse You for the cost of replacing Your locks and keys if Your Home or Your Vehicle is broken into. The covered costs include the labour cost for replacing the lock
	3. Lock Out Reimbursement – We will reimburse You for the cost of obtaining a locksmith if You are locked out of Your Home or Your Vehicle due to the loss or Theft of Your keys
	4. Rental Car Reimbursement – We will cover the reasonable cost of a rental car if Your Vehicle keys are Lost or stolen and it will take more than 24 hours to replace them
	Important Exclusions
	1. costs other than those listed above
	2. costs associated with Lost or stolen keys for a Home other than Your primary Home
	3. The cost to replace keys to Vehicles that You do not own for personal use
General Conditions	1. All reasonable steps, safeguards and precautions to avoid any injury, loss or damage that might result in a claim under this policy
	2. You must at all time keep the sum insured at a level which represents the full value of any property, insured under this Policy which means in relation to any:
	a) Building Benefit: Fire & Special Perils - Building - the cost of rebuilding at the same site a Building of identical structure and design if the Building(s) were completely destroyed.
	b) Contents -Benefit: Burglary, Fire & Special Perils – the current market value of the contents

	<p>3. The basis of loss settlement will be as follows:</p> <p>a) In case of total loss we will pay you the market value of the item as it existed immediately before the occurrence of the loss less salvage value but limited to the benefit sum insured. However, we may instead in our sole and absolute discretion, reinstate, replace or repair the property or premises loss or any part thereof, but only to the extent and in the manner that circumstances permit.</p> <p>b) In case of damage to item:</p> <p>1) If the item can be repaired, re-instated or re-furbished then we would pay you the cost to restore the item to its condition before loss or damage</p> <p>2) We will pay you only in India and Indian Rupees</p> <p>3) We will not pay you for any enhancements, alterations, additions and/or Improvements</p> <p>4) At the time of loss or damage if the Sum Insured under Benefit Fire is equal to or less than 85% of the full value of the property then we will pay only the ratable proportion of the loss sustained.</p> <p>5) In case of double insurance we will pay only rateable portion of the claim</p> <p>6) We shall not make any payment for more than 20% of the Benefit Sum Insured of benefit fire or benefit burglary in respect of any one item unless specifically declared by you in the proposal form.</p> <p>4. In case of any change in the address for communication, structural alteration to your home, expectation or Knowledge that your home will be unoccupied should be informed to us.</p> <p>5. In case of any dispute or difference between the insured and insurer, both the parties can jointly in writing appoint an arbitrator and further if they cannot agree with single arbitrator a panel of 3 arbitrator can be appointed, out of this two would be appointed by each of the parties and these two will appoint the 3rd arbitrator who shall act as presiding arbitrator, arbitration shall be conducted under and in accordance with Arbitration and Conciliation Act, 1996</p> <p>6. You should observe compliance of Terms and Conditions of the policy</p>
General Exclusions	<p>This policy doesnot cover any consequential loss or loss, destruction, damage or Bodily injury due to:</p> <p>1. War, invasion, act of foreign enemy, hostilities, civil war rebellion, revolution insurrection mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all kings, princes and people whatever nation, condition or quality whatsoever.</p> <p>2. Ionizing radiations contaminations by radio activity from any nuclear fuel or form any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel</p> <p>3. Nuclear weapons material</p> <p>4. Willful act by you, your family and Domestic staff</p> <p>5. Fungi, wet or dry rot or bacteria meaning the presence growth proliferation spread or any activity of fungi, , wet or dry rot or bacteria</p>

	6. Terrorism	
Section Discount	Discount is available based on number of coverage selected	
	Discount Grid	
	No of Sections	Percentage Discount
	Up to 3	NIL
	4	10%
	5 to 10	15%
	More than 10	20%
Mandatory Covers	<p>Out of the 15 benefits offered</p> <p>1. Fire and Special peril for Contents</p> <p>2. And any one of the 15 benefits other than fire and special peril are mandatory coverages while taking insurance</p>	
Cancellation	<p>Cancellation by the Customer: The customer may cancel the policy by giving 15 days written notice and then company shall refund the premium on short period rates for remaining Period of Insurance.</p> <p>Cancellation by the Company: The Company may cancel the policy by giving 15 days written notice and then refund pro-rata portion of the premium for the remaining period of Insurance.</p> <p>In any case if there is a claim made on the policy then no refund of premium will be allowed by the company.</p>	
Contact Us	<p>For any queries or to make a claim, simply call our</p> <p>1. 24-hour Toll-free Helpline at 1-800-266-7780/ 1-800-119966</p> <p>OR</p> <p>2. Write us at customersupport@tata-aig.com</p> <p>OR</p> <p>4. Can directly register your claim online through our website if your policy number is handy.</p> <p>Tata AIG understands that this is the time you need the support most and so responds promptly and efficiently to your needs.</p> <p>Feel Free to visit our website www.tataaiginsurance.in for information on other competitive products offered to you.</p>	