

Home Secure



Protect what protects you.
Insure your home and everything in it.

Call us at: 1800-220-233, 1860-500-3333,
022-6783 7800

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In today's busy life, we need someone who protects our worries about unfortunate loss of hard earned money, property, etc. Future Generali's Home Secure protects you from all your worries when:

- Your home gets burgled
 - Your gas cylinder explodes
 - Your jewellery gets stolen
 - The costly plate glass fixed on your balcony breaks accidentally
 - Your computer accidentally falls down damaging the monitor
 - Breakdown of electronic equipment / home appliances
 - Some petty thief steals your son's pedal cycle
 - Your baggage containing costly clothing gets stolen during your holiday trip
 - You meet with an unfortunate accident that forces you to stay away from your job for a month
 - You are unable to pay your EMI for a home loan due to an unfortunate accident
 - Some one sues against you for your liability towards a third party
- And many more...

This insurance policy is tailored to take care of the various unfortunate events of daily life.

Important features of various sections of this policy are:
Section I - Protection of your assets against fire and allied perils and earthquake

I-A Buildings

I-B Contents (excluding valuables)

Perils covered under this section of the policy are:

Fire, lightning, explosion/implosion, aircraft damage, impact damage from rail/road vehicle or animal, riot, strike, malicious damage, storm, cyclone, tempest, hurricane, tornado, flood and inundation, earthquake, subsidence and

landslide including rockslide, missile testing operations, leakage from automatic sprinkler installations and bushfires.

The following coverage can be extended in addition to the above covers with an additional charge of premium. These extensions are the optional and can be opted as per the insured's requirement.

I-C Cost of alternative accommodation

I-D Loss of rent

I-E Terrorism

I-F Purchase protection

Note: Building and contents value shall be shown separately. Basis of sum insured shall be on reinstatement basis for building and market value for contents. Adequacy of sum insured of building and contents to be ensured to avoid underinsurance.

Excess: NIL

Section – II Burglary / housebreaking and theft

This section provides protection against the loss or damage to the contents and / or building of insured premises by burglary and / or housebreaking. The contents may either be insured on 100% basis or first Loss limits (25% or 40%). The sum insured value of contents should be on market value basis.

Exclusion:

- Loss or damage to money / currency / cheques / stamps
- Loss or damage by burglary and / or house breaking where any member of the insured's family is the principal or accessory
- Loss or damage to livestock, motor vehicles or pedal cycles
- Excluding valuables / jewellery / art paintings

Section III: Protection of your valuables

III-A Jewellery / Valuables

This section covers accidental loss of or damage to jewellery and / or precious items including jewellery kept in specified bank lockers. Our liability in respect of any one item in any one policy period will not individually or in the aggregate exceed the sub-limit of the sum assured set against such item in the schedule. List of items covered along with their value to be provided.

Valuation certificate is required in the following:

- If the sum insured is ₹ 5 lakh or more or where the value of individual items exceeds ₹ 10,000
- If the value of individual items in this section exceeds 10% of sum insured or otherwise liability shall be restricted to 10% of sum insured

III-B Portable Computer – All risk excluding breakdown

Covers loss or damage to portable computer / laptop by fire,

riot and strike, theft or accident, from any fortuitous cause, any time during the period of this insurance and within the limits stated in the schedule.

Section IV: Protection of your electronic equipment

IV-A Audio visual equipments (electronic equipment) – all risk

IV-B Computers (electronic Equipment) – all risk

- You can insure your computer, TV or VCR against all risks of damage and breakdown
- List of items to be covered along with their value are to be provided
- Sum insured is to be on reinstatement value basis
- Losses which can be repaired will be settled by paying the repair cost without applying any depreciation. For total losses depreciation at the rate of 10% per year up to a maximum of 50% will be applied depending on the age of the item
- Depending on the item, a deductible is applicable for each and every claim
- Please do not insure the items which are more than 7 years old

Exclusion:

- Loss or damage for which manufacturer or supplier is responsible
- Loss or damage consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect
- Any costs incurred in connection with elimination of functional failures
- Loss or damage caused by willful act or gross negligence of the insured
- Loss or damage due to pre-existing faults within the knowledge of the insured

Section V: Protection of Your household mechanical / electrical equipment

V - Household appliances – breakdown

- Domestic appliances like air conditioners, refrigerators can be covered against accidental electrical or mechanical breakdown
- The list of items to be covered along with their value to be provided
- The value to be indicated on reinstatement value basis
- Losses which can be repaired will be settled by paying the repair cost without applying any depreciation. For total losses depreciation at the rate of 10% per year up to a maximum of 50% will be applied depending on the age of the item
- Please do not insure the items which are more than 5 years old
Exclusion:
- Loss or damage arising out of willful act or gross negligence of the insured
- Loss or damage for which manufacturer or supplier is responsible
- Loss or damage caused by wear and tear
- Loss or damage to mobile phones or similar communication devices

Section VI: Protection for you and your family

VI-A Accidental compensation (personal accident) – Death / PTD / PPD

- You can cover yourself and your family members under this section
- Details of each person along with the sum insured chosen for each person to be mentioned

- Sum insured is restricted to 60 times the monthly income subject to max 10 Lacs. For working spouse, cover up to 60 times the monthly income subject to max 10 Lacs or 50 % of sum insured for non working spouse.

For children 1 up to 21 years of age : 25% of sum insured subject to max 2.5 Lacs.

For children 2 up to 21 years of age : 25% of sum insured subject to max 2.5 Lacs.

- In case of Accidental Death and Permanent Total Disablement, we will compensate insured or their nominees for the full value of sum insured as opted
- Permanent Partial disability:

In the event of accidental bodily injury causing permanent partial disability within 12 months of the accident, the following benefits will be given:

Event	Percentage
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A thumb	25%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	75%
A leg up to mid thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
Permanent Loss of sight of one eye	50%

Exclusions:

- Intentional self injury
- Accident under the influence of alcohol or drugs
- Illegal act or any violation of law or your resistance to arrest
- Participating in aviation or ballooning, motor racing or trial run
- Curative treatments or interventions
- Pregnancy, childbirth, miscarriage, abortion or related complications
- War, invasion, act of foreign enemies and hostilities.
- Nuclear energy, radiation
- Any existing disablement
- Venereal or sexually transmitted diseases, HIV/AIDS
- Non recommended hospital stay
- Expenses for non medical in nature, emergency medical evacuation

Section VII: Protection against your liability

VII-A Your legal liability as a tenant - Tenants legal liability

These sections provide cover up to amount specified in schedule if you are legally responsible as a tenant for:

- Loss of or damage to the insured premises by any of causes listed in Section-I under other than Act of God Perils (earthquake, lightning, subsidence, landslide, rockslide, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation)

Exclusion:

- Wear, tear, settlement or shrinkage, vermin, insects, fungus, the weather, or anything which happens gradually; faulty materials, design or workmanship; building work

which involves alterations, renovations, extensions or repairs; or subsidence or heave of the land

VII-B Workman's compensation – Domestic employees

This section covers the liability towards your workmen under the Workmen compensation act, Fatal accidents act and at Common law under this section. In the section, employees having wages up to ₹ 4,000 can be covered.

VII-C Public liability

This section will compensate you for the claims arising out of the third parties bodily injury or property damage occurring in your premises. This is in accordance with Indian Law.

Exclusions:

- Liability assumed by agreement unless such liability would have attached to the insured notwithstanding such agreement
- Liability arising out of deliberate, willful or intentional non-compliance with any statutory provisions
- Liability connected with fines, penalties
- Liability in connection with any motor vehicles, watercraft, hovercraft air or spacecraft
- Any interest imposed in connection with Workmen's compensation act
- Liability arising out of animals of any description whatsoever kept for commercial or agricultural purposes

Section VIII: Enhanced protection covers (Other covers)

VIII-A Baggage – all risk

- Loss of your baggage while on tour or on holiday can be covered under this section

Exclusions:

- Theft from car except from fully enclosed saloon cars having all the doors, windows and other opening securely locked and properly fastened
- Loss or damage whilst being conveyed by any carrier under contract of affrayment
- Loss or damage to money securities, gold and silver ornaments, travel tickets, cheques, drafts, jewellery, share certificates
- Loss or destruction of or damage to articles of consumable nature

VIII-B Plate glass – all risk

- Fixed plate glass can be covered against accidental breakage
- Details of the plate glass along with the value to be provided

Exclusion:

- Breakage or damage during removal, alterations and / or repairs on or about the insured premises
- Disfiguration, scratching or damage of glass other than fracture extending through the entire thickness of the glass

VIII-C Pedal cycle

- Pedal cycles can be insured against all risks subject to standard exclusions
- Third party liability arising out of the use of pedal cycle is also covered

Exclusions:

- Any accident, loss or liability caused by or through or in connection with pedal cycle used for hire or reward or outside India
- Loss or damage to accessories by theft unless pedal cycle is stolen at the same time

VIII-D ATM cash withdrawal – all risk

This section covers loss of money in transit after withdrawal of money from ATM caused by robbery / hold up during your way to residence or office up to specified sum insured in the schedule.

VIII-F Credit Card / Debit Card (loss or theft) – fraudulent use

If your credit card or other automatic teller machine card is lost or stolen during the period of insurance and you are legally liable to pay for credit given to anyone who has found or stolen your card during the period of insurance, we will pay up to amount mentioned in the schedule for any one occurrence of loss or theft of one or more of your cards.

VIII-G Veterinary cost – road accident

If you live at the insured premises, we will pay up to amount mentioned in the schedule during any one period of insurance for veterinary expenses related to the treatment of any cat or dog that is owned by you if it is injured in a road accident

General exclusions:

This policy does not cover loss or damage

- Caused by war and allied perils
- Nuclear radiation and the like

Premium:

Proposer can opt for different sum insured limit and other covers as per their requirement which can be separately rated as per Home Premium Calculator.

Sectional Discounts

- Section I and II is compulsory
- Discounts shall be allowed (on non tariff section) for opting higher section as under;

More than 2 and up to 5 section	10%
More than 5 section	20%

Disclaimer: The above information is only indicative in nature. For details on coverage, please refer to policy wording or contact our nearest branch office for further assistance.

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The Future Group understands what makes you different and offers you services and products that exceed your expectations. With more than sixteen million square feet of retail space and a presence across the country in different formats, the Future Group's vision is to deliver

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Future Generali India Insurance Company Limited
Regn. No.: 132

Regd and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone (W),
Mumbai - 400013.
Email: fgcare@futuregenerali.in

ARN: FG-NL/PD/MKTG/EN/FGHS-001BR

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