

**HOME SECURE POLICY–**  
**PROSPECTUS/SALES LITERATURE**

**Introduction**

This prospectus gives basic information about the **Home Secure Policy** that You can purchase from Us, i.e. the **Future Generali India Insurance Company Ltd.** The **Home Secure Policy** provides insurance cover for Your Home Building, and/or Home Contents.

**Section I is compulsory****Important Dos and Don'ts**

<b>1.</b>	<b><i>While filling up the Proposal Form</i></b>	<ul style="list-style-type: none"> <li>• <b><i>Read the instructions in the proposal form carefully before filling up the details.</i></b></li> <li>• <b><i>Understand the basis for arriving at the Sum Insured for both Home Building and Home Contents before filling up the details. This is given below in this Prospectus under the heading 'Sum Insured'. It is also explained in the Proposal Form.</i></b></li> <li>• <b><i>Fill up the proposal form completely and answer all the questions truthfully.</i></b></li> </ul>
<b>2.</b>	<b><i>Your Obligations during the Policy Period</i></b>	<ul style="list-style-type: none"> <li>• <b><i>Take care to prevent theft, loss or damage to Your Home Building and Home Contents.</i></b></li> <li>• <b><i>Inform Us of any change in circumstances such as change of address, details of additions or alterations to Home Building etc.</i></b></li> <li>• <b><i>Do not allow unauthorized persons to occupy Your Home Building.</i></b></li> </ul>
<b>3.</b>	<b><i>Your Obligations when You have a Claim</i></b>	<ul style="list-style-type: none"> <li>• <b><i>Give notice of loss to Us, as required.</i></b></li> <li>• <b><i>Inform the respective authorities, as required.</i></b></li> <li>• <b><i>Make true and full disclosures in Your claim form.</i></b></li> <li>• <b><i>Give all documents supporting the claim.</i></b></li> <li>• <b><i>Give full cooperation for inspection and investigation of claim.</i></b></li> </ul>

**Section I: PROTECTION OF YOUR ASSETS AGAINST FIRE & ALLIED PERILS**

1. **Home Building Cover**, that covers any loss, damage or destruction of Your Home Building,

2. **Home Contents Cover**, that covers articles or things in Your home,

**3. Optional Covers:**

i. Cover for Valuable Contents on Agreed Value Basis

ii. Personal Accident Cover

**4. Other Covers**

I-A Purchase Protection

I-B Deeds

I-C Emergency Storage of Contents (Household Removal)

I-D Guest or visitors property

I-E Enhanced cover during family event

## Summary of insurance covers

If Your Home Building or the articles or things in Your home are lost, damaged or destroyed because of the following unforeseen events that occur during the Policy Period, We provide cover as follows:

Name of Cover	Your loss	We pay	Nature of Cover
Home Building Cover	Building is damaged	Cost of repairs, Architect's, Surveyor's, Consulting Engineer's fees, Costs of removing debris, Loss of Rent and Rent for Alternative Accommodation.	Standard
	Building is completely destroyed (Total Loss)	Cost of Construction	Standard
Home Contents Cover	Any General Content is damaged	Cost of repairs	Standard
	Article or thing is lost or destroyed (Total Loss)	Cost of replacing that item with a same or similar item	Where Home Building is also covered, General Contents are automatically covered for 20% of the Sum Insured of the Home Building subject to a maximum of ₹ 10 Lakh. You can opt out of the cover or increase the Sum Insured by declaring the details.
Personal Accident Cover	Unfortunate death of Your spouse or Yourself due to an insured peril that caused damage to Home Building and/or Contents	₹ 5,00,000/- per person	Optional
Cover for Valuable Contents on Agreed	Valuable content is physically damaged	Cost of repair	Optional

Value Basis (under Home Contents Cover)	Valuable content is a total loss	Agreed Value	Optional
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Which unexpected events are covered?

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	<b>Column A</b>	<b>Column B</b>
	<b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by	<b>We do not cover</b> any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7.	Bush fire, Forest Fire, Jungle Fire	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.

11.	Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes,	-
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. any article or thing outside Your Home, or b. any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

### Examples

- 1. Your home catches fire. All its doors are opened for fighting the fire. A person takes advantage of the situation and carries away Your TV Set. Since this theft follows a fire and happened on the day of the fire i.e., within 7 days of occurrence of the fire, We will pay for Your loss upto the limits of the applicable Sum Insured.**
- 2. During riots, a rioter breaks a window of Your home and takes away articles of value ₹ 15,000. It costs ₹ 20,000 to repair the window. Here the loss is due to theft, which arose during riots (and therefore occurred within 7 days of occurrence of the event), which is an insured event. It arose at a time when You were not in a position to protect Your home and articles. We will pay ₹ 15,000 for the loss of contents, and ₹ 20,000 for repairs of the window.**

### Sum Insured

#### i) For Home Building:

The maximum amount We pay under this Policy is the Sum Insured which is based on the prevailing Cost of Construction of Your Home Building at the Policy Commencement Date as declared by You and accepted by Us. It is shown in the Policy Schedule. If Policy Schedule shows any limit for any cover or item, such limit is the maximum We will pay for that item or cover. Premium is calculated with reference to the amount of Sum Insured.

If You have purchased an annual policy, the Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date.

#### ii) For Home Contents:

The maximum amount We pay under this policy is the Sum Insured and it is shown in the policy schedule. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

The policy has inbuilt cover for General Contents of Your Home equal to 20% of the Sum Insured for Home Building subject to a maximum of ₹ 10 Lakhs (Rupees Ten lakh) if You have opted for both Home Building and Home Contents cover. You can choose a higher Sum Insured by declaring it in the Proposal Form and paying additional premium.

If You have purchased only Home Contents cover, You have to declare Sum Insured for General Contents.

The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of that item/s.

When We pay You the full Sum Insured for any cover or any item covered, the Policy ends to that extent. Except this, the insurance cover will be maintained up to the full Sum Insured throughout the Policy Period. You need to pay only the proportionate additional premium. This will ensure that Your Home Building and its contents remain insured throughout.

**Example**

- 1. If Your TV Set insured for ₹ 15000 is destroyed in fire or stolen within 7 days of the fire, and We pay Your claim of ₹ 15000, the new TV that You buy will not be covered under this Policy unless You add it again and pay additional premium. If Your TV set is repaired, and We pay You repair charges of ₹ 5,000, the cover for the same TV will continue for ₹ 10000. It will continue for ₹ 15,000 if You pay proportionate premium again.*
- 2. If Your home building insured for ₹ 20,00,000 is severely damaged and We pay You ₹ 20,00,000 under the Home Building Cover to cover its repair and reconstruction, You will not be covered under this Policy for the new building that You construct, unless You pay premium for the cover.*

Who can purchase this Policy?

You can purchase the Home Building Cover if You own or are a tenant of the Home Building and You are liable for insurance. You can also purchase Home Contents cover for articles or things in Your home.

How long does this cover protect me?

The cover protects You during the period of the policy. You can buy the policy for one year.

The Home Building Cover

**The Building:** You can purchase this cover for Your home, i.e., Your building, flat, apartment, duplex apartment, bungalow or any dwelling place. Fittings and fixtures are included. Additional structures like garages, domestic outhouses for residence, compound walls, fences, gates, retaining walls and internal roads, parking space, water tanks for residence, parking space, are also covered.

**Who can purchase?** You can purchase this cover if

1. You own the structure,
2. You are occupying Your home as purchaser under an agreement of sale,
3. You are an authorised occupier of Your home,
4. Your structure is occupied by a tenant, a licensee or Your employee, or
5. You are a tenant under an agreement in writing and are liable for insurance.

**Residential use:** You can purchase this insurance cover if Your Home Building is used for residence. If You carry on commercial activity by employing other persons, You must purchase another insurance cover meant for commercial premises.

**Examples**

- 1. You have let out Your house under a registered lease to Your tenant. You can purchase Home Building Cover as its owner. Your tenant can purchase the Home Contents Cover.*
- 2. You own a two-storey house. You and Your family reside in the building and run a grocery shop in two rooms of the ground floor and personally attend to the grocery business. You can purchase this policy.*
- 3. You own and reside in a three-storey house. You are a partner in a firm that runs an electronic shop on the ground floor. Five employees attend the shop. You can purchase this policy only for the two floors of the building where You reside. You can purchase other policies to cover the shop on the ground floor.*

### **Sum Insured**

The Sum Insured for the Home Building Cover shall be equal to the Cost of Construction of Your Home Building including fittings and fixtures at the Policy Commencement date. The cost of construction is calculated as follows-

[Carpet area of Your home structure in sq.m. X rate of cost of construction at the commencement date declared by You and accepted by Us] + cost of construction for additional structures at the Policy Commencement date declared by You and accepted by Us.

The rate of cost of construction is the prevailing rate of cost of construction of Your Home Building at the Policy Commencement date as declared by You and accepted by Us.

### **Example**

*The area of Your Home Building is 100 sq m. You declare, and We accept, that rate of cost of construction of Your Home Building is ₹ 20,000 per sq.m. Your Home Building is insured for ₹ 20,00,000. Your Home Building is damaged by earthquake and is a total loss. Our surveyor assesses the reconstruction cost on the date of earthquake at ₹ 16,00,000 calculated at ₹ 16,000 per sq m for that town. Since We accepted the rate that You declared, We will pay ₹ 20,00,000.*

If the actual carpet area is less than the carpet area You have declared, We will calculate the claim amount on the basis of the actual carpet area.

### **Example**

*The area of Your Home Building is 100 sq m. The rate of cost of construction for Your Home Building is ₹ 15,000 per sq m. By mistake, You have declared an area of 120 sq.m., and Your Home Building is insured for ₹ 18,00,000 instead of ₹ 15,00,000. Your Home Building gets totally damaged by earthquake. Since the actual area was not correctly declared, We will pay ₹ 15,00,000.*

### **No Underinsurance**

Underinsurance does not apply to the **Section I of the** policy. This is a very special feature of this policy. Thus, if Your Sum Insured calculated on the basis of the information that You have provided Us is less than the actual value at risk, the difference will not affect the amount We pay.

### **Example**

*The area of Your Home Building is 100 sq.m. The rate of cost of construction for that town is ₹ 15,000 per sq.m. By mistake, You have declared an area of 90 sq.m., and Your Home Building is insured for ₹ 13,50,000, instead of ₹ 15,00,000. There is a loss that requires repairs that cost You ₹ 5,00,000. We will pay You ₹ 5,00,000.*

#### In-built Covers

The **Section I of the** policy also pays for the following expenses:

- a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
- b. Upto 2% of the claim amount for reasonable costs of removing debris from the site.

Further, the policy also pays for Loss of Rent and Rent for Alternative Accommodation while the Home Building is not fit for living because of physical loss arising out of an Insured Event.

#### The Home Contents Cover

**The Contents:** You can purchase this cover for the articles or things of personal, non-commercial use which are located inside Your home. This policy covers **General Contents** that are usual in any home i.e., furniture and fittings, television sets, telephones, electronic items, antennas, water storage equipment, air conditioners, kitchen equipment and other household items.

You can pay additional premium and purchase cover for **Valuable Contents**, like jewellery, silverware, paintings, works of art, valuable carpets, antique items, curios, paintings.

**Some contents are not covered, like** bullion or unset precious stones, manuscripts, vehicles, explosive substances

**Location and use of contents:** You can choose this cover for Contents that are located in Your home and are used for personal use.

#### Sum Insured

The Policy has an in-built cover for General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) if You have opted for both Home Building and Home Contents cover. You can choose a higher Sum Insured by declaring it in the Proposal Form, along with details and by paying additional premium.

If You have purchased only Home Contents cover, You have to declare Sum Insured for General Contents.

#### *Example*

*The carpet area of Your Home Building is 100 sq.m. The rate of cost of construction for Your home building is Rs 20,000 per sq.m. You have opted for both Home Building and Home Contents cover but have not specifically mentioned anything about Sum Insured for contents in Your proposal. Contents in Your home are worth ₹ 8,00,000. The contents of Your home are damaged in a fire and loss is ₹ 2,00,000. We will pay You ₹ 2,00,000 because contents of ₹ 4,00,000 (20% of building Sum Insured) is an in-built cover.*

The Sum Insured You have chosen must be enough to cover the cost of replacement of the Contents when You purchase the policy.

**Who can purchase?** You can purchase this cover if

1. You are the owner of the articles or things,
2. You have purchased the articles or things under instalment or hire purchase system, or on lease, or
3. You are responsible for the articles or things as part of written contract of employment.

Thus, a tenant, lessee, licensee or employee can purchase the Home Contents Cover.

**Examples**

- 1. You occupy a flat provided to You by Your employer. You can purchase Home Contents Cover for Your articles or things in the flat.*
- 2. A company owns a building consisting of flats occupied by its employees. The employees can purchase Home Contents Cover. The company can purchase only Home Building Cover.*

**Optional Covers**

You can purchase Optional covers under Your **Section I of the** Policy. You must apply for these covers, and pay additional premium.

**i) Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover):** Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover. A value of these contents may be agreed between You and Us on the basis of valuation certificate submitted by You and accepted by Us. However, We will waive requirement of valuation certificate if the Sum Insured opted is up to ₹ 5 Lakh (Rupees Five Lakh) and individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).

If valuable contents are physically damaged by any insured event, We will pay the cost of repairing the item. If the valuable contents are a total loss We will pay Sum Insured for the item.

**ii) Personal Accident Cover:** If the insured peril causing damage to Your Home Building and/or Contents also results in the death of either You or Your spouse, We will pay compensation of ₹ 5 Lakh per person.

**Additional covers**

under Home Secure Policy. You can buy the following add-ons (additional covers) that will be added to Your **Section I of the** Policy:

Exclusions, that is, what We do not pay

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless
  - i. the pollution or contamination itself has resulted from an Insured Event, or
  - ii. an Insured Event itself results from pollution or contamination.
5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from



whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.

6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances, unless otherwise expressly stated in the policy.

7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.

8. Loss or damage to any Insured Property removed from Your Home to any other place.

9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

10. Any reduction in market value of any Insured Property after its repair or reinstatement.

11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or later renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.

12. Costs, fees or expenses for preparing any claim.

## **SECTION – II BURGLARY AND THEFT**

II – A Contents

II – B Purchase Protection

II – C Deeds

II – D Enhanced Cover during family events

- This section covers the property against housebreaking, larceny and theft.
- You can select cover on First Loss basis 25 & 40% of the total value of contents. However a list of items covered alongwith their value to be submitted.
- The sum insured should be the market value of the property
- The jewellery, electronic equipments/TV which you wish to cover under the respective section need not be insured under this section.

### **Exclusion:**

- Loss or damage to money stamps etc. unless specifically declared.
- 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

## **SECTION III PROTECTION OF YOUR VALUABLES**

III-A Jewellery & Precious Items - All Risks

III-B Contents of Safe Deposit Box in bank - All Risks

III-C Portable Computer – All Risk excluding Breakdown

- Jewellery and/or Precious stones, portable computers can be covered under this section against all risks.
- Jewellery kept in specified bank lockers also can be covered
- A list of items covered along with their value to be provided
- Cover can also be opted on First Loss basis for 40% of the total value of Jewellery in the premises as well as specified bank lockers.
- Valuation report if Sum Insured is more than 2 Lacs or more or where the individual items exceeds Rs. 10,000. Total Coverage under this section is restricted to maximum 2 times the sum insured for contents under the fire section.

**Exclusion:**

- Loss or damage due to crackling, scratching or breakage of lens or glass, gramophone records or other items of fragile nature
- Loss from car except from a fully enclosed saloon car having all doors windows and other opening securely locked and properly fastened.

**SECTION IV PROTECTION OF YOUR ELECTRONIC EQUIPMENTS**

IV-A Audio Visual Equipments (Electronic Equipments) – All Risk

IV-B Computers (Electronic Equipments) – All Risk

- You can insure your Computer, TV, VCR against all risks of damage and breakdown.
- List of items to be covered alongwith 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 upto 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.
- Third party liability arising out of use of TV is also covered under this section.
- Any Item which is more than 10 Years old cannot be covered.

**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 EQUIPMENTS**

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 alongwith 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 upto a maximum of 50% will be applied depending on the age of the item.
- Any Item which is more than 10 Years old cannot be covered.

**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. (Options: 5 Lakh, 10 Lakhs, 20 Lakhs, 25 Lakhs)
- For Working spouse 100% SI and Non-working spouse -50% of SI of Primary Insured
- Dependent Children upto age of 21 years- 25% of the primary Insured subject to maximum of INR 2,50,000/-
- In the unfortunate event of Permanent Total Disability as explained in the schedule, 125% of the sum insured will be given.

**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:

an arm at the shoulder joint	70%
an arm above the elbow joint	65%
an arm beneath the elbow joint	60%
A hand at the wrist	55%
A thumb	20%
an index finger	10%
any other finger	5%
a leg above mid-thigh	70%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%

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A foot at the ankle	40%
A large toe	5%
any other toe	2%
an eye	50%
hearing of one ear	30%
hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%

### 1. Hospital Confinement Allowance

In the event of an accepted claim for accidental bodily injury sustained by you or an insured family member and requiring immediate hospitalisation, the Company will pay you a daily allowance of Rs.1000/- for each complete calendar day that the injured person is medically required to be hospitalised, upto a maximum of 30 days from the date that such bodily injury was sustained.

#### Exclusions:

- Any accident caused by suicide, mental dysfunction, alcoholism strokes, epileptic fits
- Any deliberate or intentional, unlawful or criminal act, error or omission
- Any accident while engaged in hazardous sports, or aviation (other than as a passenger)
- Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing
- VD/HIV/AIDS related illness

## Section VII Protection against Your Liability

VII-A Your Legal Liability As a Tenant - Tenants Legal Liability

VII-B Domestic Workers Compensation

VII-C Public Liability

- This section protects your legal liability for bodily injury to or loss or damage to property of third party and Workmen compensation .
- Upto 10% of the sum insured under fire section for Tenant Legal Liability.
- You are free to select the sum insured under this section upto a maximum of Rs.25,00,000/-. For Public Liability.
- For Workmen compensation the details of the persons who are to be insured along with the annual wages to be declared.(Unnamed upto 3 workers Annual wages)

#### 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.
- Maximum Sum Insured: INR 20,000(Cash excluded)

#### **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 alongwith 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
- Breakage of glass not completely and securely fixed

#### **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
- Maximum SI INR 5,000.

#### **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**

Sum Insured Options (INR 5000, INR 10000, INR 20000, INR 25000 & INR 50000)

**VIII-E Credit Card/ Debit Card ( Loss or Theft) – Fraudulent Use**

Sum Insured Options (INR 5000, INR 10000, INR 20000, INR 25000 & INR 50000)

**VIII-F Veterinary Cost – Road Accident**

Unforeseen Accident to Pet

Maximum Sum Insured INR 10000.

**General Exclusions:**

This policy does not cover loss or damage

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

*Please refer Policy Wording for detailed coverage and exclusions*

**SECTIONAL DISCOUNT**

If the Total Number of Sections opted is greater than or equal to 5 or 6 discount will be 10%.

If the Total Number of Sections opted is equal to 7 or above discount will be 20%.

Note: (This discount is not applicable on the section covering Fire)

**Changes and Cancellation**
**Changes during Policy Period.**

You can choose to make changes to the covers of this Policy as may be permitted by Us. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable

**You can cancel the Policy.**

1. **Cancellation at any time:** You can cancel the policy at any time during the policy period. If You cancel the policy, We will refund premium as follows

- a. If You cancel the policy, We will refund premium as follows:

**For Annual Policies Short Period Scale:**

<b>Time for which Policy in force</b>	<b>Refund of premium</b>
For a period not exceeding 15 days	90 % of Annual premium
For a period not exceeding 1 month	85% of Annual premium
For a period not exceeding 2 months	70% of Annual premium
For a period not exceeding 3 months	60% of Annual premium
For a period not exceeding 4 months	50% of Annual premium
For a period not exceeding 5 months	40% of Annual premium
For a period not exceeding 6 months	30% of Annual premium
For a period not exceeding 7 months	25% of Annual premium
For a period not exceeding 8 months	20% of Annual premium
For a period not exceeding 9 months	15% of Annual premium

For a period exceeding 9 months

No refund

## 2. We can cancel the policy.

- a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation of the insured.

### **Making a claim**

You must make a claim for the amount of cover. We will verify the claim and accept it if it is according to the terms and conditions of this Policy.

When You suffer loss or damage to Your Home Building or articles or things in it, You must

– give notice to Us immediately, You must state in this notice

i. the Policy Number,

ii. Your name,

iii. details of report to the police that You made,

iv. details of report to any Authority that You made,

v. details of the Insured Event,

vi. a brief statement of the loss,

vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,

viii. details of loss or damage under any Optional Cover or Add-ons,

ix. submit photographs of loss or physical damage, wherever possible.

– report to police, fire authorities and appropriate legal Authorities,

– take all reasonable steps to prevent further damage to Home Building and Home Contents

– preserve and collect evidence, take and preserve photographs,

– assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents,

– submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage

– prove that the Insured Event has happened, and prove the extent of Your loss.

This is important because We must investigate whether the loss or damage is covered by the terms and conditions of the policy.

**Details of additional covers (add-ons) offered with the policy:**

Under **Home Secure Policy**. You can buy the following add-ons (additional covers) that will be added to Your **Home Secure Policy** only if You have applied to and paid premium for the covers and We have accepted to give covers to You.

**1. Third Party Liability**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium. The Company will indemnify the Insured against –

a) Legal liability for accidental loss or damage due to insured perils caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with insured property thereon;

b) Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workman or employees of the owner of the works or premises or other firms connected with any other work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to insured perils accompanied by the loss or damage to the Insured property described in the Schedule.

Provided that the total liability of the Company during the period of Insurance under this clause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.

In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against –

a) all cost and expenses of litigation recovered by any claimant from the Insured, and

b) all costs and expenses incurred with the written consent of the Company.

**Deductible:** Nil

**Limit of liability /Sum Insured limit:** up to 10% of Total Sum insured with the maximum coverage of 5 crores

**2. Claim Preparation Costs**

It is hereby declared and agreed that, notwithstanding anything to the contrary contained in this Policy and subject to the Insured having paid the agreed additional premium that the Company shall indemnify the insured for reasonable and necessary claim preparation costs, which Insured incur, solely at Company's request in the determination of the extent of loss or damage prior to Company's final adjustment of Insured's claim, provided that any loss is payable under this policy. Company will not pay for the services of Insured's attorneys or public adjusters.

**Deductible:** Nil

**Limit of liability /Sum Insured limit:** up to 10% of Total Sum insured with the maximum coverage of 5 crores

**3. Keys and Locks**

The insurance of each item extends to include all costs reasonably incurred in the repair or replacement of mechanical door locks following theft of keys from the premises of the Insured or off any authorized employee or following threat of or actual assault or violence to the Insured or any authorized employee.



**Deductible:** Nil

**Limit of liability /Sum Insured limit:** up to 10% of Total Sum insured with the maximum coverage of 5 crores

#### **4. Tenants legal liability**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium this policy extend to cover a) tenants' liability, being those financial consequences of the liability which the Insured may incur as tenant, in respect of insured material damage under articles of any civil code b) neighbours' liability, being those financial consequences of the liability which the Insured may incur under articles of any civil code for any insured material damage to the property of neighbours and co-tenants.

**Deductible:** Nil

**Limit of liability /Sum Insured limit:** up to 10% of Total Sum insured with the maximum coverage of 5 crores

#### **5. Accidental Damage Clause**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the policy extends to indemnify the Insured against loss, destruction of or damage to the insured property (**excluding glass items**) caused by accidental external damage, excluding damages caused by or in consequence of:

- a) Mechanical or electrical breakdown or derangement of machinery or equipment
- b) The freezing solidification or inadvertent escape of molten material
- c) Damage resulting from over load experiments or tests requiring the imposition of abnormal conditions.
- d) Damage due to wear and tear, rust, corrosion, erosion, cavitations, boiler scale, incrustation, deterioration, settling, gradual cracking, gradually developing deformation or distortion, gradual deterioration due to atmospheric conditions or due to such other causes.
- e) Property Insured in transit other than within the premises specified in the Schedule
- f) Plant machinery or equipment during installation removal or reciting (including dismantling re-erection stripping down and assembly) if directly attributable to such operations
- g) Property Insured undergoing manufacture alteration, repair, testing, installation or servicing including materials and supplies thereof if directly attributable to the operations or work being performed thereon unless damage by a cause not otherwise excluded ensues and then company will be liable only for such ensuing loss
- h) Collapse either full or partial
- i) Any other cause specifically excluded hereunder

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the limit of liability hereby or such other sum or sums as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Company.

**Limit of Indemnity/Sum Insured :** Upto 20% of Total Sum Insured (Building and Contents)

**Deductible:** INR10,000 for each and every claim

## **6. Landscaping including lawns, plants, shrubs or Trees**

It is hereby declared and agreed that, notwithstanding anything to the contrary as mentioned in the Policy and subject to the Insured having paid the agreed additional premium, the Company will pay for direct physical loss of or damage, in respect of the Policy, to lawns, plants, shrubs or trees occurring at such premises as described in the Schedule. This coverage does not apply to improvements at a golf course unless specifically mentioned in the Schedule. This coverage does not apply to loss or damage caused by or resulting from: windstorm and hail; weight of snow, ice or sleet; and water damage.

Subject otherwise to the terms, conditions and exceptions/exclusions of the Policy.

The indemnity provided herein shall be subject to the limit of indemnity and deductible as specified in the Schedule.

**Limit of Indemnity/Sum Insured-** Upto 20% of Total Sum Insured (Building and Contents), subject to maximum of Rs500,000/-

**Deductible:** INR 5000/- for each and every claim

## **7. Protection and Preservation of Property**

This Policy covers:

1. Reasonable and necessary costs incurred for actions to temporarily protect or preserve insured property, provided such actions are necessary due to actual, or to prevent immediately impending, insured physical loss or damage to such insured property.

2. Reasonable and necessary:

a. Fire department fire fighting charges imposed as a result of responding to a fire in, on or exposing the insured property;

b. Costs incurred of restoring and recharging fire protection systems following an insured loss; and

c. Costs incurred for the water used for fighting a fire in, on or exposing the insured property.

The liability of the Insurer shall not exceed the Limit of Liability stated in the Schedule.

**Limit of Indemnity/Sum Insured:** Upto 20% of Total Sum Insured

**Deductible:** As per base product

## **8. Removal of Debris (in excess of 2% of the claim amount)**

It is permissible to cover cost necessarily incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril by incorporating the following clause :

“On costs and expenses necessarily incurred by the insured

- (a) In the removal of debris from the premises of the Insured;
- (b) dismantling or demolishing;
- (c) shoring up or propping;

of the portion or portions of the property insured by (Items..... of) this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate Rs. ....”

Note: 1. (b)& (c) above should be deleted when neither Building nor Machinery are covered.

Note: 2. The cover may be given by separate item in the policy for an amount not exceeding 10% of the total Sum Insured.

### **This Prospectus**

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Home Secure Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Home Secure Policy** from Our branch or from Our website <https://general.futuregenerali.in/> . For any legal interpretation, policy document will hold.

**Note: Insurer to mention details of website.**

### **Grievance**

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI’s Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

### **About Our Company**

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 190 year old global insurance group featuring among the world’s 60 largest companies\*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

\*As per Fortune Global 500 Ranking (2017)

### ***INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates***

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

PUBLIC

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**

\*\*\*\*\***END**\*\*\*\*\*