

**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,

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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:

<b>Period</b>	<b>annual rate</b>
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.

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

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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.

**Benefits- Fire and Special Perils**

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)

**Important Exclusions:**

This policy does not cover:

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.

**Benefits- Public Liability**

Covers you against compensation and litigation expenses (incurred with our prior written consent), which you may become legally liable to pay by virtue of your occupation of your home due to:

- 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 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

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	<p>vehicle other than gardening equipment and wheelchair e. Transmission of any communicable disease or virus 2. fungi, wet or dry rot, or bacteria.</p>
<b>Benefits- Burglary and Theft</b>	<p>Covers you for loss and damages caused by Burglary or theft and/or attempted Burglary or theft to a. Your home subject to a maximum payment of 10% of the benefit sum assured or INR. 5000/- 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 of insurance, subject to a maximum payment of 10% of the benefit sum insured or INR. 10,000/- whichever is less <b>Important Exclusions:</b> We will not pay for: 1. Kutcha Construction 2. If the loss or damage occurs while Your home is 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 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.</p>
<b>Benefit- Unoccupied Premises Extension</b>	<p>Unoccupied means your home that remains unoccupied by you or your family for more than sixty consecutive days. <b>Important Exclusions:</b> We will not pay for: 1. First INR .5000/- in respect of each and every claim.</p>
<b>Benefit- Purchase Protection</b>	<p>We will pay you up to the Benefit Sum Insured for new items that you purchase if the same are lost, damaged or destroyed within 30 days of the date of purchase by an insured event under "Benefit Fire" or "Benefit Burglary and Theft". In case within 30 days, the details of the new purchase is informed to us and additional premium paid that is due for covering the items(s) under "Benefit: fire" and Benefit: Burglary and theft" then the cover can be extended to remaining policy period.</p>
<b>Benefits- Pedal cycle</b>	<p>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/- <b>Important Exclusions:</b> We will not pay for: 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. 2. The Burglary or theft affixed of the accessories affixed to the pedal cycle 3. Any accident or death bodily injury loss or damage cause by overloading strain or mechanical breakdown. 4. Litigation costs incurred without prior our prior written consent 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. 6. First INR. 100/- in respect of each and every claim</p>

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<b>Benefits- Plate Glass</b>	<p>Covers accidental damages or losses caused to the securely fixed plate glass in your home.</p> <p><b>Important Exclusions:</b> We will not pay for loss or damage:</p> <ol style="list-style-type: none"><li>1. occurring during the course of removal, alteration or repairs on or about your home</li><li>2. Consequent to the loss or damage of plate glass including injury arising from breakage of glass or during replacement thereof</li><li>3. Unaccompanied by breakage of glass</li><li>4. Caused by the disfiguration or scratching of glass. Other than a fracture extending through the entire thickness of the glass</li><li>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 accepted by us.</li><li>6. to frames or framework of any description, unless specifically declared to and accepted by us.</li></ol>
<b>Benefits- Baggage</b>	<p>Cover is provided for theft, loss or damage to the personal baggage 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><b>Important Exclusion:</b> We will not pay for loss or damage:</p> <ol style="list-style-type: none"><li>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.</li><li>2. to any item consumable or perishable nature, spilling or explosion of liquid and/or caused due to rat, vermin or insects</li><li>3. to any item being conveyed by a carrier under a contract of affreightment</li><li>4. to any loose item being worn or carried about during the trip</li><li>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</li><li>6. to personal baggage that is not within the care, custody or control of You and/or Your Family</li><li>7. to personal baggage cause by rat, fungus, insects or vermin</li><li>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)</li><li>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.</li><li>10. First INR. 250/- in respect of each and every claim</li></ol>
<b>Benefits- Audio and Audio Visual Appliances</b>	<p>Covers you against loss or damage occasioned to the Audio and Audio Visual Appliances as stated in the Schedule which is contained or fixed in the home by fire, lighting, explosion of domestic gas cylinders, the bursting or overflowing of water from water tanks or pipes, aircraft or articles dropped there from, riot, strike or malicious act, burglary and/or theft, accidental external means and mechanical or electrical breakdown.</p> <p>Legal Liability that you may become legally liable to pay as litigation expenses(if incurred with our prior written consent) and compensation in respect of accidental damage to property belonging to another, or accident death or bodily injury to any person other than you, your family or domestic staff arising out of an accident happening through or in connection with audio and audio visual appliances or to a breakdown or defect in the Audio and Audio visual appliances or breaking or collapse of the internal fittings or mast forming part of the audio and Audio visual appliances subject to a limit of INR 25,000/- in any one period of insurance provided, however, that such compensation has not already been claimed under any other benefit of this policy.</p> <p>Damage to your property or that which is in your custody or control, cause by the breakage or collapse of the antenna fitting or mast forming part of the Audio and Audio Visual Appliances, in so far as such property in not otherwise insured and subject to a limit of INR 3000/- in any one Period of Insurance.</p> <p>Important Exclusion:</p>

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1. Loss or damages to records, discs, cassettes or tapes
2. Cost of repair associated with natural wear and tear
3. Loss or damage to the external antenna or fittings by burglary and or theft
4. Loss or damage caused by or arising out of the erection, repair or dismantling of the Audio and Audio Visual Appliances
5. Loss or damage for which the manufacturer or supplier of the Audio and Audio Visual Appliances is responsible
6. Loss or damage arising out of the process of cleaning, maintenance or repair
7. Loss or damage to heads, optical sensors
9. Loss or damage caused by atmospheric or climatic changes, moths, insects and vermin.
10. the First 1% of the benefit sum assured (subject to a minimum of Rs. 250/-) of each and every claim

**Special Conditions:**

- a) If the part required for the repair or replacement of the domestic electrical and electronic appliances is not readily available in India, We may, in Our sole and absolute discretion, instead pay either:
  - i) the price for the part quoted in the latest catalogue or price list issued by the manufacturer or his agent in India, or
  - ii) if no such catalogue or price list exists, the price for such part quoted by the manufacturer in its country of origin plus the relevant import duty, and, in either case, the reasonable cost of fitting such part, not exceeding the Benefit Sum Insured
- b) In case of total loss of picture tube(in case of Television) by risks that you have taken cover for from us, our payment to you will be reduced by depreciation calculated at 10% per annum from the date of manufacture of the television set, subject to maximum depreciation of 50% of the replacement cost of the picture tube
- c) In all other cases involving replacement of parts or payment to you will be reduced by depreciation calculated at 5% per annum from the date of manufacture of the appliances subject to maximum depreciation of 50% on the parts replaced

**Benefits- Breakdown of domestic Appliances**

Covers you against repair costs (both parts and labour) occasioned by the unforeseen and sudden mechanical and/or electrical breakdown of your domestic appliances specified in the schedule contained in or fixed at your home

**Important Exclusion:**

1. The cost of repair associated with any malfunction for which the manufacturer or supplier of the domestic appliances is responsible
2. The cost of transport to and from your home and a repair centre
3. The cost of repair associated with an item for which cover is available under any other operative section of this policy
4. The cost of repair associated with breakdown occurred due to wear and tear
5. The cost of repair associated with accidental loss or damage to your domestic appliance
6. Loss or damage caused by atmospheric or climatic changes, moths, insets and vermin
7. The cost of repair associated with any appliances that has been modified in any manner or is used for business or business purpose
8. The cost or repair associated with loss or damage caused by or in the process of cleaning, maintenance, repair, dismantling
9. The cost or repair associated with the detention, seizure or confiscation by public authorities of your domestic appliances
10. the cost of repair associated with the misuse of or use other than in accordance with manufacturer's recommendation of your domestic appliances
11. The cost of repair associated with the application of incorrect or abnormal electrical supply to your domestic appliances or the permanent or temporary interruption of electricity supply
12. the first 1% of benefit Sum Insured or INR 250/- whichever is the greater of each and every claim

**Special Conditions:**

In case of total loss by risks that you have taken cover for from us, our payment to you will be reduced by depreciation calculated at 10% per annum from the date of

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manufacture of the television set, subject to maximum depreciation of 50% of the replacement cost.

**Benefits- Marine Transit**

Covers loss or damages to the Personal belongings covered under Benefit-Burglary caused by fire, lighting, 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.

**Important Exclusion:**

1. Goods which are transported without customary packing.
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.
3. the first INR. 1000/- for each and every claim.

**Benefits- Personal Accident**

Covers you and 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	If such bodily injury is the sole and direct cause of death within 12 calendar months of the bodily injury	100%
2	Total and irrevocable loss of Sight of both eyes or the Physical separation of 2 entire hands or 2 entire feet, or 1 entire hand and entire 1 feet, or loss of sight of 1 eye and Physical separation of 1 entire hand or 1 entire foot.	100%
3	Total and irrevocable loss of 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	100%
4	Total and irrevocable loss of the sight of 1 eye or of the physical separation of 1 entire hand	50%
5	Total and irrevocable loss of the use of 1 hand or 1 foot without physical separation	50%
6	If such bodily injury is the immediate sole and direct cause of the permanent and absolute inability to engage in any occupation or profession due disability	100%

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	PERCENTAGE OF SECTION 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
6.	LOSS OF THUMB	
	- BOTH PHALANGES	25
	- ONE PHALANX	10
7.	LOSS OF INDEX FINGER	
	-THREE PHALANGES	10
	-TWO PHALANGES	8
	-ONE PHALANX	4

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8.	LOSS OF MIDDLE FINGER - THREE PHALANGES	6	
	- TWO PHALANGES	4	
	-ONE PHALANX	2	
	9.	LOSS OF RING FINGER - THREE PHALANGES	5
	- TWO PHALANGES	4	
	-ONE PHALANX	2	
10.	LOSS OF LITTLE FINGER - THREE PHALANGES	4	
	- TWO PHALANGES	3	
	-ONE PHALANX	2	
11	LOSS OF METACARPALS - FIRST OR SECOND	3	
	LOSS OF METACARPALS -THIRD, FOURTH, FIFTH	2	
12.	ANY OTHER PERMANENT PARTIAL DISMEMBERMENT	PERCENTAGE AS ASESSSED BY THE MEDICAL PRACTITIONER	

**Transporting your mortal remains** to your ordinary place of residence - 2% of the benefit sum assured per person or INR 2000/- whichever is less

If you donot 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 death and disablement as explained above by 5% per subsequent period of insurance until it stand 50% higher than the current benefit sum insured per person.

Note: Physical Separation: means as regards the hand actual separation at or above the wrists and as regards the foot means actual separation at or above the ankle.

**Important Exclusion:**

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.
2. intentionally self-inflicted injury
3. engagement in dangerous activities
4. mounting into dismounting from or travelling in any aircraft other than as a fare paying injury
5. sexually transmitted disease
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: Ambulance Charges**

If you and/or your family suffer an accident causing bodily injury that required hospital attendance and we have accepted a claim under "Benefit: Personal Accident" We will indemnify you up to the benefit sum insured for the reasonable cost of transporting you and/or your family to such hospital by its ambulance or an ambulance provided by any ambulance service provider using vehicles duly registered as ambulances as specified under the motor Vehicles Act. The ambulance services availed should be duly supported



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	by a valid bill/receipt as an evidence of payment
<b>Benefits- Expenses for Temporary Resettlement</b>	<p>If your home is rendered uninhabitable due to a claim that we have accepted under "Benefit: Fire" or "Benefit: Burglary and theft" and we have accepted your claim under "Alternative accommodation" under "Benefit: Fire" We will indemnify you up to the Benefit sum Insured for the reasonable costs towards packing and transportation which you incur in relocating your contents to alternative accommodation.</p> <p><b>Important Exclusion:</b></p> <ol style="list-style-type: none"> <li>1. loss or damage to your contents while being conveyed to the alternate accommodation</li> <li>2. Loading or unloading or handling charges for the household goods</li> <li>3. Any charges that are not supported by proper bills/receipts/cash memos.</li> </ol>
<b>Benefits- Loss of Money in Transit</b>	<p>We will pay you for the actual loss of money in coins and/or currency notes up to the Benefit sum insured by robbery &amp; hold-up or theft while such money is in your custody and while being conveyed by you directly from a bank at which you maintain an account to your home in the ordinary course of transit.</p> <p><b>Important Exclusion:</b></p> <p>We will not cover:</p> <ol style="list-style-type: none"> <li>1. If you and your family have withdrawn money in coins and/or notes more than once in one day.</li> <li>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.</li> <li>3. Unless you are able to establish to our reasonable satisfaction that a loss of the amount stated has occurred with documentary proof.</li> <li>4. For more than Rs. 5000/- in respect of a single transit from your Bank to your Home</li> <li>5. The first INR. 250/- in respect of each and every claim.</li> </ol>
<b>Benefits- Jewellery and Valuables</b>	<p>We will pay you loss or damage caused to you or family's jewellery and valuables anywhere in India due to accident or misfortune based upon the actual cash value of such jewellery and valuables.</p> <p><b>Important Exclusion:</b></p> <ol style="list-style-type: none"> <li>1. 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 article of a brittle or fragile</li> <li>2. loss or damage caused by the mechanical derangement or over winding of watches and clocks.</li> <li>3. loss or damage whilst the item is being conveyed by any carrier under a contract of affreightment.</li> <li>4. any loss or damage arising through delay, detention or confiscation by a public authority</li> <li>5. loss or damage caused by rat and vermin</li> <li>6. 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 proportionate part of the value of the pair or set.</li> <li>7. More than 25% of the benefit sum insured in respect of any one loss due to misfortune.</li> <li>8. loss or damage to any item used mainly for business or business Purpose</li> <li>9. 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 from an enclosed vehicle that had its windows closed and locks properly applied.</li> <li>10. The first INR 250/- for each and every claim</li> </ol> <p><b>Special Condition:</b></p> <p>The following general condition is not applicable for this benefit:  If at the time of the happening of any event that gives rise to a claim under this Policy the Benefit Sum Insured in this Policy is less than 85% of the full value of the property, as provided for under General Condition 2, then the amount of any payment that We are obliged to make, shall be reduced by a sum equal to a rateable proportion of the loss or damage sustained. Under no circumstances will Our liability to make payment exceed the Benefit Sum Insured relating to the Benefit under which the claim has been preferred. Every item, if more than one, of the Policy shall be separately subject to this condition</p>

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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
3. The basis of loss settlement will be as follows:
  - 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.
  - b) In case of damage to item:
    - 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
    - 2) We will pay you only in India and Indian Rupees
    - 3) We will not pay you for any enhancements, alterations, additions and/or Improvements
    - 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.
    - 5) In case of double insurance we will pay only rateable portion of the claim
    - 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.
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.
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 2 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\
6. You should observe compliance of Terms and Conditions of the policy

**General Exclusions**

This policy doesnot cover any consequential loss or loss, destruction, damage or Bodily injury due to:

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.
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
3. Nuclear weapons material
4. Willful act by you, your family and Domestic staff
5. Fungji, wet or dry rot or bacteria meaning the presence growth proliferation spread or any activity of fungi, , wet or dry rot or bacteria
6. Terrorism

**Mandatory covers**

- Out of the 15 benefits offered
1. Fire and Special peril for Contents
  2. And any one of the 15 benefits other than fire and special peril are mandatory coverages while taking insurance.

<b>KEY FEATURE DOCUMENT</b>	
<b>HOME SECURE- TATA AIG GENERAL INSURANCE COMPANY LIMITED</b>	
This document is a summary of the benefits offered. Please refer to the actual policy for complete terms, conditions, and exclusions	
<b>Cancellation</b>	<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>
<b>Pre-requisite for claim</b>	<p>For any queries or to make a claim, simply call our</p> <ol style="list-style-type: none"> <li>1. 24-hour Toll-free Helpline at 1-800-266-7780/1800-11-9966*(*Toll free from MTNL/BSNL lines only).</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>2. Write us at customersupport@tata-aig.com</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>3. SMS us as below <ol style="list-style-type: none"> <li>a. Query : Type in CARE and send it to 56161</li> <li>b. Claims : Type in CLAIMS and send it to 58888</li> </ol> </li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>4. Can directly register your claim online through our website if your policy number is handy.</li> </ol> <p>Tata AIG understands that this is the time you need the support most and so responds promptly and efficiently to your needs. Feel Free to visit our website <a href="http://www.tataaiginsurance.in">www.tataaiginsurance.in</a> for information on other competitive products offered to you.</p>
<b>At your Doorsteps</b>	<p>We have a 24/7 help line for addressing customer queries and grievances. The contact details of</p> <p>Our helpline are as under.</p> <p>Toll Free: 1 800 11 99 66 ( from a BSNL/ MTNL landline)</p> <p>Tolled No: 022 6693 9500</p> <p>Email: <a href="mailto:customersupport@tata-aig.com">customersupport@tata-aig.com</a></p> <p>Website : <a href="http://www.tata-aiggeneral.com">www.tata-aiggeneral.com</a></p>