

SMART MULTI ASSURE (CDL/DPL, RELPL & TW)

Benefit Covered	Sum Insured	Type of Loan Availed		
		CDL/DPL (1 Year)	RELPL (1 Year)	TW (1 Year)
Price including GST (INR)		1,200	1,200	1,200
Home Contents - General Contents	Up to 50,000 for CDL/DPL & Up to 1 lakh for RELPL & TW	YES	YES	YES
Burglary, Theft & Larceny - Home Content Add On (General Contents)	Up to 50,000	YES	YES	YES
Accidental Damage - Home Content Add On (General Contents - excluding portable electronic/electrical items)	Up to 50,000	YES	YES	YES
Personal Accident - Accidental Death & Permanent Total Disability	50,000	NO	YES	YES
Digital Theft of Funds	Up to 25,000	YES	NO	NO
Identity Theft	Up to 25,000	YES	NO	NO
Key Replacement Cover	Up to 10,000	NO	NO	YES
Preventive Maintenance Services - AC Service	Once in a Year	YES	YES	YES

PLEASE NOTE:

- Physical loss or damage to or destruction of the General Contents in Your Home caused by an Insured Event of Flexa, STFI, EQ as listed in Cover 1: Clause B of policy wording of Smart Multi Assure are covered.
- General Contents are all the contents of household use in Your Home, ex. electronic items and goods, electrical equipment (including those fitted on walls), furniture, kitchen equipment, water storage equipment, Clothing and apparels and items of similar nature.
- Burglary and theft cover covers physical loss and damage caused by Burglary, attempted Burglary, Theft and/or Larceny, in Your Home Building premise to Your Home Contents.
- Accidental damage covers accidental damage to General Contents (excluding portable electronic/electrical items) to Home Contents.
- Losses from digital fraud are not covered if they result from sharing OTPs, PINs, bank details, passwords, or due to negligence.
- Identity theft cover does not apply to accounts that were opened or authorized by you.
- Key Replacement Cover reimburses locksmith charges if you are locked out of your home or vehicle because your keys are lost or stolen.
- Above mentioned is only an indicative list of important policy conditions, please refer to policy wordings for complete and exhaustive list of policy terms, conditions & exclusions.