



Safeguard your home, its memories & belongings.

Introducing

TATA AIG Home Protect Policy

Protect your cherished memories and valued possessions with TATA AIG Home Protect Policy. It is a comprehensive plan that safeguards your home.

This policy covers*: _____



Insured Events:

We cover the physical loss or damage to or destruction of the general contents of your home caused by an insured event as listed in policy wording. Valuable contents of your home are not covered under this policy unless you have purchased the optional cover for the valuable contents.

If the general contents of your home are physically damaged by any insured event, we will



reimburse you the cost of repairs to a condition substantially the same as its condition at the time of damage

OR



pay you the cost of replacing that item with the same or similar item

OR



repair the damaged item to a condition substantially the same as its condition at the time of damage



Rent for Alternative Accommodation/ Loss of Rent:

We will pay the amount of rent you lose or alternative rent you pay while your home building is not fit for living because of physical loss arising out of an insured event.



Accidental Damage - General Contents:

In consideration of additional premium, we will cover accidental damage to covered general contents (excluding portable electrical/ electronic item) within your home building upto sum insured as mentioned in the policy schedule/ certificate of insurance due to any unforeseen, external, visible and violent impact during the policy period if such accidental damage causes the item to not function in its intended manner of normal use.

Exclusions: _____

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:

- ▶ Your deliberate, willful or intentional act or omission, or of anyone on your behalf, or with your connivance.

- ▶ 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.
- ▶ 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.
- ▶ Pollution or contamination, unless
 - ◆ The pollution or contamination itself has resulted from an insured event, or
 - ◆ An insured event itself results from pollution or contamination.
- ▶ 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 lost, damaged or destroyed.
- ▶ Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
- ▶ Loss of any insured property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
- ▶ Loss or damage to any insured property removed from your home to any other place.
- ▶ Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- ▶ Any reduction in market value of any insured property after its repair or reinstatement.
- ▶ 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 on the date of renewal of this policy, unless you have paid additional premium and such addition, extension or alteration is added by endorsement.
- ▶ Costs, fees or expenses for preparing any claim.

Disclaimer: Insurance is a subject matter of solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please read policy wordings carefully available on our website www.tataaig.com before concluding a sale.

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TATA AIG GENERAL INSURANCE COMPANY LIMITED

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