

Your home and family mean everything to you. Not only your love and care but also a lot of time and money have gone behind their being what they are today. Although you cannot guard them from all possible risks, you can take the steps to help you tide over unexpected events that can totally shatter your life and your dreams.

IFFCO-Tokio's Home and Family Protector Insurance cover is just the right kind of policy to provide protection against uncertainties.

### A Complete Protector

Our Home and Family Protector Policy gives complete protection to you, your family members and your home against a wide range of risks and perils. By opting for this single package policy, you will be covered against almost all the risks that you may normally encounter while living in your home.

### Benefits Available

This Policy has 12 Sections which provide comprehensive protection for your household assets, liabilities, as well as for your personal self, your family members and domestic employees.

### The Sections are:

#### Section 1: Fire and Allied Perils



This section covers your residential building as well as various types of contents against fire, explosion bursting/overflowing of water, tanks, riots, strikes, malicious damage, earthquake, flood cyclone landslide etc.

At no extra charge, we also cover	On payment of additional premium, we cover
<ul style="list-style-type: none"> <li>Costs to comply with building regulations following damage.</li> <li>Contents moved to any other place to be used as temporary residence.</li> <li>*Automatic increase in Sum Insured for a period of 15days before and after wedding of any of your family member.</li> <li>*This benefit is applicable for risks under Section 2 also.</li> </ul>	<ul style="list-style-type: none"> <li>Professional fees of architects, surveyors etc., for superintendence of building during reinstatement following a loss</li> <li>Debris removal cost</li> <li>Escalation of Sum Insured throughout the year to guard against inflation</li> <li>Loss of rent as landlord and additional expenses on rent whether you are a landlord or tenant</li> </ul>

#### Section 2: Burglary with other Perils



This Section covers the same properties as in Fire and Allied Perils Section against housebreaking, burglary robbery or dacoity and also impact damage by falling trees/electric poles/lamp posts, breakage or collapse of television or radio/satellite dishes and damage by civic authorities in prevention of fire.

At no extra charge, we also cover	On payment of additional premium, we cover
<ul style="list-style-type: none"> <li>Exploratory and repair costs for burst pipes/water tanks</li> <li>Replacement of locks and keys for safes/doors</li> <li>Removal cost for fallen trees/poles/lamp posts</li> <li>Repair cost for underground cables, pipes tanks etc.</li> <li>Coverage at both your current residence and your new residence for limited period during shifting of residence.</li> </ul>	<ul style="list-style-type: none"> <li>Escalation of Sum Insured throughout the year to guard against inflation</li> <li>Coverage for pet against injury or death in road traffic accident</li> <li>Money up to 12 hours from the time of withdrawal from bank, ATM or receipt of salary</li> <li>Documents and financial transaction cards against accident or misfortune including unauthorized use of the cards.</li> </ul>

#### Section 3: All Risk



This Section covers valuable items such as jewellery, items of gold, silver and other precious metals or stones, watches, clocks, photographic equipments, video cameras, telescopes, microscopes, cameras, musical instruments, sporting equipments including guns against accident or misfortune anywhere in India.

#### Section 4: Fixed Glass and Sanitary Fittings



This section covers accidental breakage of fixed glass and sanitary fittings in your premises including cost of frames/framework, lettering/painting etc. and also accidental damage to goods of your home caused by such breakage.

#### Section 5: Electronic Equipment



This section covers loss or damage to electronic equipments like computers, fax machines, accessories etc. including data carrying material which are installed in your home.

#### Section 6A/B/C: Home Entertainment Equipment, Portable Computers/Mobile Phones and Pedal Cycles



This Section covers loss or damage to television/video equipment installed in your home, portable computer, mobile phone and electronic diary including data carrying material by accident or misfortune anywhere in the world.

This section also covers your pedal cycle against accident or misfortune including third party legal liability for accidental injury, death or property damage caused by the pedal cycle.

#### Section 7: Breakdown of Electrical/Mechanical Appliances



This section covers sudden and unforeseen electrical or mechanical breakdown of electrical appliances installed in your home such as conditioners, refrigerators, washing machines up to 7 years of age.

#### Section 8: Personal Accident



This section covers you and your family members against accidental bodily injury leading to disablement (either permanent or temporary) or death along with free additional benefits such as damage to clothing, dead body carriage cost, ambulance charges, loss of employment benefit, education fund for children and rehabilitation cost of insured person to adjust to injuries as well as modification cost of house or vehicle following such injuries.

#### Section 9: Loan Payment Protection



This section covers repayment of equated monthly installments (EMIs) for loans against various assets such as home, vehicle, consumers durables etc., belonging to you or your family in case of total disability of the insured person due to sickness or injury up to a maximum period of 12 months.

#### Section 10: Baggage



This section covers loss or damage by accident or misfortune to baggage belonging to you and your family members being carried on a journey anywhere in the world for holiday or business purpose.

#### Section 11A/B/C: Liability



This Section covers you against liability to general public for accidental death, bodily injury or property damage. As well as liability to your employees for any injury or property damage, as well as liability to your employees for any injury or death arising out of and in course of employment with you under the Workmen's Compensation Act etc.

This Section also covers your legal liability as a tenant under tenancy agreement to your landlord for damage to building, electrical installations and other fittings of your home due to perils covered under Section 1 and 2 of this Policy.

#### Section 12: Increased Living Expenses



This section covers the costs incurred by you following damage to your home by perils covered under Section 1 leading to inhabitability of your home. The costs covered are cost of evacuation for you, your family and domestic employees, emergency medical treatment cost up to certain limits following injuries sustained during damage to your home, cost of hiring furniture and other household goods, cost of removal of home contents, emergency accommodation at hotel/guest house following damage to your home



At no extra charge we also cover catastrophic emergency expenses to take care of daily food, clothing, and shelter following complete damage to your home by fire, earthquake, flood, and storm perils and mortgage discharge fees if there is a total loss of your home under Section 1 of the policy.

#### What important things you must bear in mind?

- A minimum of 4 out of the 12 Sections have to be covered
- There is a provision for premium discount if 6 or more sections are covered by you
- In respect of Section 1, 2, 3, 4, 5, 6 and 7, the insurance is on Reinstatement Value basis (i.e. new for old) for which the Sum Insured should represent value of new property including freight, duties etc.

This does not apply to clothing and linen items of section 1 and 2

- Apart from a few sub limits on specific items, there are no maximum limits specified for Sum Insured under any Section of the Policy
- In case of the time of damage, the value of the property is greater than the Sum Insured opted by you, then the claim would be paid in the same proportion. This is applicable to sections 1, 2, 4, 5, 6 and 7

#### When will the Policy not pay?

Some of the important Exclusions under the policy are as follows:

- Damage as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution etc.
- Any damage due to confiscation, commandeering, requisition or destruction by order of any government or lawfully constituted authority
- Any damage directly or indirectly caused by or contributed to or rising from ionizing radiation or contamination by radioactivity
- Depreciation and damage caused by wear and tear or gradual deterioration
- Damage to property and contents due to pollution of any kind. Besides these, there are some other Exclusions that are specific to particular Sections of the policy.

#### Who can apply for this Policy?

This Policy is suitable for you as a householder whether you are a landlord or a tenant, whether you reside in an independent house or in a flat/apartment, whether the building is 2 or 3 storied or is a high rise, whether it is in a posh, secluded colony or in a densely populated area, since each of the options above would imply different risk exposures which can all be covered under this one package Policy.

#### Easy Claim Process

In case of any incident leading to a claim under the Policy, please ensure your safety as well as that of your property and then inform our nearest Office or our Customer Care Center at 1800-345-3303 (Toll Free). We will guide you through the simple claim settlement process.

#### For further information, contact:

Toll Free: 1800 103 5499 | Call us: 0124-4285499

www.iffcotokio.co.in | SMS 'CLAIM' to 56161

Email: info@iffcotokio.co.in

#### Important Disclaimers:

a. For more details on risk factors, terms and conditions please read sales brochures carefully before concluding a sale | b. Insurance is the subject matter of solicitation | c. Terms and conditions apply



**IFFCO TOKIO GENERAL INSURANCE COMPANY LTD.**

IFFCO TOWER – II, Plot No. 3, Sector-29,

Gurugram (Haryana) - 122001

Phone: +91-124-2850100, Fax: +91-124-2577923/24

UAN: ITGI/19-20/InsAdvt/Home-01

IRDAI Regd. No.: 106 | CIN: U74899DL2000PLC107621



## Home and Family Protector Insurance Policy

(UIN: IRDAN106RP0018V01200102)



Hold close your loved ones.  
**Protect them and your home**  
with insurance