

Product Name	Premium Rate (p.a.)	Admin/Processing Fee	Coverage Limit (Max Sum Insured)	Max Policy Term	Eligibility Criteria	Unique Benefit
Elite Home Shield	0.05% of Value	₹1,500 + GST	90% (<30L) / 75% (>75L)	30 Years	Property Age < 25 Years	Natural Calamity & Theft included.
First Home Protector	Fixed ₹2,500/yr	Waived (0)	100% of Property Value	30 Years	First Time Homeowner	PMAY Linked Premium Subsidy.
Asset Liability Cover	0.80% - 1.20%	0.5% of SI	65% of Property Value	15 Years	Property Value > ₹50L	Covers outstanding loan balance.
Luxury Motor Cover	3.25% of IDV	₹1,000	100% Ex-Showroom	7 Years	Car Value > ₹20 Lakhs	Includes Zero Dep & Consumables.
Green Energy Guard	0.40% of Value	₹499	80% of Installation Cost	20 Years	Existing Solar/Eco Setup	Specific cover for Solar/Rainwater.
Business Stock Secure	1.10% (Floating)	0.25% Renewal	75% of Stock Value	12 Months	Turnover > ₹1Cr & GST Filed	Pay premium on fluctuating stock.
Global Student Health	Fixed ₹15k/yr	₹1,000	100% (Cashless Global)	15 Years	Enrolled in Foreign Univ.	Coverage for Pre-existing diseases.
Doctor Professional Indemnity	0.90% of SI	₹2,500	₹1 Crore (Unsecured)	5 Years	MBBS/MD + 3 Yrs Practice	Covers Legal & Medical Malpractice.
Senior Citizen Annuity	Based on Age	₹5,000	60%-90% of Home Value	Lifetime	Age 60+, Self-Occupied Home	Monthly Payouts with Life Cover.
Kisan Crop Suraksha	2.00% (Subsidized)	₹100	Based on Crop Scale	1 Season	Land > 2 Acres	3% Premium Refund for No Claims.
Certified Pre-Owned Cover	4.50% of IDV	₹1,500	80% of Valuation	5 Years	Car Age < 5 Years	Free Engine & Gearbox Warranty.
Startup Liability Insurance	2.50% - 4.00%	1.0% of SI	Govt Backed (CGTMSE)	7 Years	DPIIT Recognized Startup	Cyber & Founder Liability included.
Medical Equipment Floater	1.50% of Invoice	0.5% of SI	90% of Invoice Value	7 Years	Hospital/Diagnostic Center	Breakdown & Electrical Surge cover.
Wedding Cancellation	Fixed ₹9,999	₹500	100% of Non-refundable	1 Year	Event Budget > ₹8L	Covers weather-related cancellation.