

# House Holder Insurance



## Scope

The policy comprises of 10 sections as given here under

### Section I - Fire & Allied Perils

1. Coverage for building
2. Covers contents of the dwelling belonging to the proposer and his/her family members permanently residing with him/her.

#### Allied Perils:

1. Fire, Lightening, Explosion of gas in domestic appliances
2. Bursting and overflowing of water tanks, apparatus or pipes.
3. Damage caused by Aircraft
4. Riot, Striker Malicious or Terrorist Act
5. Earthquake, Fire and/or Shock, subsidence and Landslide (including Rockslide) damage
6. Flood, Inundation, Storm, Tempest, Typhoon, Hurricane, Tornado or Cyclone.
7. Impact damage

### Section II - Burglary & House Breaking including larceny and theft.

Covers contents of the dwelling against loss due to burglary, house breaking, larceny or theft.

### Section III - All Risks (Jewellery & Valuables)

Covers loss or damage to your jewellery and valuables by accident or misfortune whilst kept, worn or carried anywhere in India subject to the value declared in the schedule.

### Section V - Breakdown of Domestic appliances


Covers domestic appliances against unforeseen and sudden physical damage due to mechanical or electrical breakdown.

## Section VI - T.V. Set including VCP/VCR (ALL RISKS)

Covers loss or damage to T.V. Set including VCP/VCR by fire and allied perils, burglary, house breaking or theft breakage due to accidental external means, mechanical or electrical breakdown. Any legal liability arising out of bodily injury or accidental death of any person other than insured's family members or employee as also damage to property not belonging to or in the custody of insured, caused by use of the T.V. Set is also covered upto a limit of INR 25,000/.

## Section VII - Pedal Cycles (All Risks)

Covers loss or damage to pedal cycles by :

1. Fire & allied perils
2. Burglary, housebreaking, theft
3. Accidental external means
4. Third party personal injury or Third party property damage for INR 10,000/ 

## Section VII - Baggage Insurance

Covers loss or damage to insured's accompanied baggage by accident or misfortune whilst the insured is traveling on tour or holiday anywhere in India.

## Section IX - Personal Accident

Covers Death or bodily injury by accidental, violent, external and visible means to the insured person named in the schedule and subject to limits specified therein.

## Section X - Public Liability

Covers Insured's legal liability for bodily injury or loss of or damage to property of third party limited to amount specified in the schedule and workmen's compensation liability to domestic servants engaged in insured's premises.

It is compulsory to opt for Section 1B of the policy. A minimum of three sections including Section 1B have to be taken for issuance of this policy.

This is a package policy specially designed to meet the insurance requirements of a householder.

## Highlights

This is a package policy specially designed to meet the insurance requirements of a householder by combining under a single policy, a number of our standard policies usually taken by householders.