

Policy Types

- **Structure Insurance:** Covers the physical building.
- **Contents Insurance:** Covers household items (furniture, appliances).
- **Comprehensive Home Insurance:** Covers both structure and contents.
- **Tenants Insurance:** Contents only, suitable for renters.

Coverage Options

- Fire and allied perils (flood, earthquake, lightning)
- Burglary and theft
- Accidental damage
- Electrical/mechanical breakdown (for appliances)
- Optional: Jewelry, art, personal liability

Premiums

- Based on property value, location, size, construction type, and risk factors.
- Contents insurance premiums depend on item value and security measures.

Claim Process

1. Inform insurer immediately post damage/theft.
2. File FIR (if applicable).
3. Submit claim form, photos, bills, FIR copy, etc.
4. Insurer inspects and processes payout.