



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

COMPREHENSIVE HOME PROTECTOR POLICY

UIN: IRDAN106RPMS0025V01202425

PROSPECTUS/ SALES LITERATURE

IFFCO-Tokio General Insurance has come up with its new “Home Insurance Policy” product for Home Owners and Tenants. The aim of this product is to cover the risk of loss/ damage to physical assets, interests, liabilities of the Insured and those of their family leaving no insurance gaps.

Home Insurance Policy

ELIGIBILITY CRITERIA

- All Home-owners
- Residential tenants

SCOPE OF COVER

The Product provides coverage under 12 sections out of which only Section 1 (Part A and/ or Part B) is compulsory.

IFFCO-Tokio Home Insurance Policy	
	Fire
	Optional Covers (with premium)
	1 Earthquake
	2 Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami*
	3 Flood, Inundation
	4 Lightning
	5 Landslide, Rockslide, Avalanche
	6 Explosion of domestic pressure vessels
	7 Riot, Strikes, Malicious Damages
	8 Acts of terrorism
	9 Allied Perils
	i Bush Fire, Forest fire, Jungle fire
	ii Impact damage of any kind
	iii Damage resulting from action of civic authorities for prevention of fire
	iv Missile testing operations
	v Bursting or overflowing of water tanks, apparatus and pipes.
	vi Leakage from automatic sprinkler installations.
	vii Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events
Section 1	Burglary Theft and Allied Perils
Section 2A	Extension

	1	Pet
	2	Money
	3	Documents and Card
Section 2B	Accidental Damage	
Section 2C	Change of Residence	
Section 3A	All Risk - Jewellery And Other Valuables	
Section 3B	All Risk - Fine Arts	
Section 4	Fixed Glass and Sanitary Fittings Cover	
Section 5	Breakdown of Domestic Appliances Cover	
Section 6	Portable Electronic Devices Cover	
	Extension – Electronic Data Recovery	
Section 7	Bicycle Cover	
Section 8	Personal Accident	
	Extension – Medical Benefit	
Section 9	Loan Payment Protection	
Section 10	Baggage Cover	
Section 11A	Personal Liability	
Section 11B	Employees Compensation	
Section 11C	Tenant's Liability	
Section 12	Increased Living Expenses	

- Section 1 (Part A / or Part B) is compulsory.
- Apart from the basic covers, many of the Sections contain Additional Benefits and Extension/ Optional covers. While Additional Benefits represents free coverage for which no additional premium is required to be paid, Extension/ Optional covers may be opted for by the insured on payment of necessary additional premium.

POLICY TERM

Policy term for this policy shall be 12 (twelve) calendar months for exception cases policies may be issued on short period basis as agreed and accepted by us.

SECTION 1 - FIRE

PART A - CONTENTS

Item 1: Home Contents - Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents.

Item 2: General Contents - General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods (including Portable Electronic Devices), antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature, other than animals, vehicles, aircrafts, watercrafts, bicycle, Drone/ UAV /RPA and firearms.

PART B - BUILDING

This will include the residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place which should not be of kutcha construction. It will also include fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings, garage, domestic out-houses used for residence, parking spaces or areas, if any compound walls, fences, gates, retaining walls and internal roads, verandah or porch, septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover.

COVER

Below mentioned perils will be covered under this section –

COMPULSORY COVER

1. Fire

OPTIONAL COVERS

1. Earthquake.
2. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami.
3. Flood and Inundation.
4. Lightning.
5. Landslide, Rockslide, Avalanche.
6. Explosion of domestic pressure vessels.
7. Riot, Strikes, Malicious Damages.
8. Acts of terrorism.
9. Allied Perils.
 - i. Bush fire, Forest fire, Jungle fire
 - ii. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)
 - iii. Damage resulting from action of civic authorities in attempting to prevent the spread of a fire.
 - iv. Missile testing operations.
 - v. Bursting or overflowing of water tanks, apparatus and pipes.
 - vi. Leakage from automatic sprinkler installations.
 - vii. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.

Home Building Cover

We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **above**. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris. Further, upon payment of additional premium, We pay for Loss of rent and Rent for Alternative Accommodation while Your Home Building is not fit for living following loss or damage due to an insured event.

If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.

Sum Insured (Two Options available) – The insured has option to choose from following two options.

Option 1: Reinstatement Value –

In this option, You will be able to fix the sum insured for the home building at prevailing Cost of Construction.

Option 2: Realizable Market Value (Applicable for Flats/Apartments only) –

In this option, You will be able to fix the sum insured for the home building at realizable price of your flat or apartment from the market.

Home Contents Cover

We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed above.

If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,

- i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
- ii. pay You the cost of replacing that item with a same or similar item, or
- iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.

ADDITIONAL BENEFITS

1. **SEARCH AND FIND** - We will pay for exploratory and repair costs reasonably incurred by You in locating the cause and source of water damage and repairing/reinstating the property damaged or disturbed in the course of work in connection with the Additional Event -Bursting or overflowing of water tanks, apparatus and pipes of Section 1 (Fire).
2. **ACCIDENTAL DAMAGE TO UNDERGROUND PIPES /CABLES/SERVICES** - We will pay, for accidental damage to any underground pipes, cables and services (including underground sewerage tanks and drain inspection covers) in respect of Your Home for which repairs have to statutorily be carried out by You.
3. **COST OF REMOVAL OF TREES, ELECTRIC/TELEGRAPH POLES, PYLONS, LAMP POSTS** - We will pay for removal of fallen trees, telegraph/electric poles, pylons, lamp posts for all claims during any one Policy Period provided that We are liable for Damage under this Section.
4. **WEDDING BENEFITS** - The Sum Insured of the Insured Contents at Your Home will automatically be increased by 15% during fifteen days each before and after the actual wedding day, provided that such period falls within the Policy Period or its renewal thereof.

SECTION 2A – BURGLARY, THEFT AND ALLIED PERILS

PROPERTY INSURED - It shall mean the same properties described under Part A (Contents) and Part B (Building) under Section 1 (Fire).

COVER

We will indemnify You against loss/ damage directly caused to Insured Property as specified in policy schedule and at Your home by burglary, theft, robbery, dacoity, mischief or criminal trespass.

ADDITIONAL BENEFITS

REPLACEMENT OF LOCKS - If the locking system of external doors to Insured Home &/or domestic safe and almirah fitted in Your Home are Damaged by force and violence, We will pay upto the amount mentioned in the Policy Schedule, for the locking mechanism to be replaced in any one Policy Year.

WEDDING BENEFITS - The Sum Insured of the Insured Contents at Your Home will automatically be increased by 15% during fifteen days each before and after the actual wedding day, provided that such period falls within the Policy Period or its renewal thereof.

EXTENSIONS

PET – Treatment expenses on Pet on account of Injuries caused by Accident. Lumpsum payment in case of Death of Your pet if it dies as a result of an accident and in case of Theft of the pet from Your Home.

MONEY - If the personal money belonging to You or Your Family is lost in accordance with the under mentioned circumstance(s) outside Your Home, We will pay the amount of loss due to theft or attempted theft with force, snatching, robbery, dacoity or hold-up whilst such money is being carried by Insured, his/her family or such money in all the time is with Insured, his/ her family and such money is not left behind in any vehicle, place unless such vehicle/place is locked and properly fastened, then We will pay the losses upto the limit specified in the policy schedule.

DOCUMENTS AND CARDS - If any of the under mentioned Insured Items belonging to insured or his/ her Family is lost/damaged due to an accident or misfortune, We will pay for replacement of such damaged items.

1. Share and stock certificates, deposit receipts.
2. Insurance Policy.
3. Title deeds, plans and manuscripts.
4. Passport.
5. Driving License.
6. Credit card including bank or cash cards or any other financial transaction card.
7. Other personal records and certificates.

SECTION 2B – ACCIDENTAL DAMAGE

PROPERTY INSURED - It shall mean the same properties described under Part A (Contents) and Part B (Building) under Section 1 (Fire).

COVER

1. We will indemnify You against accidental loss/ damage to property Insured at Your Home subject to its not being excluded otherwise.

SECTION 2C – CHANGE OF RESIDENCE

PROPERTY INSURED - It shall mean the same properties covered under Part A (Contents) under Section 1 (Fire).

COVER

1. The insurance by Section 1 and Section 2A (if opted) of the Policy in respect of Part A (Contents) will apply to any new Home of Yours, which is Your substituted new residence within India as well as to Your current Home for a period of 15 (fifteen) days from the date You begin to move Your Contents from Your current Home.
2. We will pay You for damage to Your Insured Contents by
 - a. Fire
 - b. Lightning
 - c. Breakage of bridges
 - d. Collision with or by the carrying vehicle.
 - e. Overturning of the carrying vehicle.
 - f. Derailment or accidents of like nature to carrying railway wagon/vehicle.
 - g. Robbery and Dacoity.

While they are in course of removal including loading, unloading and transit from Your current Home to Your new Home within the geographical limits of India

SECTION 3A - ALL RISK – JEWELLERY AND OTHER VALUABLES

JEWELLERY AND VALUABLES

Items covered - Jewellery and valuables including costume jewellery, articles of gold, silver, platinum, other precious metals/stones, watches, clocks, furs, lamps, chandeliers, hand bags, Non-digital photographic equipments including video cameras and other cameras, binoculars, telescopes, microscopes, Musical instruments and Sporting equipments & accessories.

COVER

If any of the property Insured as detailed below belonging to You or Your Family is lost or damaged due to accident or misfortune or Act of Terrorism, anywhere in India, We will pay for the cost of repair or replacement of the damaged/lost property.

SECTION 3B - ALL RISK – FINE ARTS**FINE ARTS**

Items covered - Fine arts including paintings, artefacts, etchings, statuary, antiques and other bona fide works of art with historical value or artistic merit.

COVER

If any of the property Insured as detailed below belonging to You or Your Family is lost or damaged due to accident or misfortune or Act of Terrorism, anywhere in India, We will pay for the loss or damage or if We choose to effect repair or replacement of the property.

SECTION 4 - FIXED GLASS AND SANITARY FITTINGS

ITEMS COVERED - Fixed Glass and Sanitary Fittings in insured Home.

COVER

We will pay for the cost of repair or replacement in the event of accidental breakage of glass and sanitary fittings. Act of Terrorism stands covered.

SECTION 5 – BREAKDOWN OF DOMESTIC APPLIANCES

ITEMS COVERED – It shall mean any electrical/ mechanical/ electronic appliance, apparatus or gadget including but not limited to microwave, fridge, air conditioner, air cooler, TV, mixer grinder, washing machine, computer, their accessories and/or data carrying material, software, application, Cable/satellite/digital television receiver, Audio equipments, Video equipments and their aerial fittings and masts.

COVER

If the domestic appliance belonging to You or Your Family is damaged whilst in Your Home due to breakdown, then We will pay for its repair or replacement.

We will also pay for

1. Cost of dismantling and installation for purpose of repair
2. Freight, customs duties and other dues payable on replacement of the appliance
3. Cost of transportation to the repair shop and back home.

SECTION 6 – PORTABLE ELECTRONIC DEVICES COVER**ITEMS COVERED**

We will also pay for damage to data carrying material, software and appliances being carried for normal functioning of the Portable Electronic Device, provided that it has been included in Sum Insured.

COVER

If any of the Portable Electronic Devices belonging to You or Your Family is lost or damaged, anywhere within India, We will pay for the loss or damage or if We choose to effect repair or replacement of the property.

EXTENSIONS

ELECTRONIC DATA RECOVERY (WITH ADDITIONAL PREMIUM) – In the event claim is payable under Section 6 – Portable Electronic Device, we will also pay the reasonable & necessary cost incurred to recover the lost data which was stored in the affected Portable Electronic Device.

SECTION 7 – BICYCLE COVER

ITEMS COVERED - Bicycle including accessories fixed permanently to them.

COVER

In the event of Loss/ Damage to Bicycle including accessories fixed permanently to them due to accident or misfortune or any Act of Terrorism, We will pay for the damage or at Our option effect its repair or replacement.

We will also pay all sums which insured shall become legal liability to pay to pay as compensation and also the litigation expenses incurred by insured with Our consent for accidental death or bodily injury to any third party and/or accidental damage to third party property consequent on use of the pedal cycle, subject to the limit mentioned in the Schedule.

SECTION 8 – PERSONAL ACCIDENT

WHO CAN BE COVERED – Insured and his/ her family.

COVER

If following Bodily injury which solely and directly causes Insured Person's death or disablement within 12 months of injury, claim will be payable as stated in Table of Benefits below.

Terrorism is covered under this section.

TABLE OF BENEFITS	PERCENTAGE OF CAPITAL SUM INSURED
1. Death	100
2.	
a) Loss of sight (both eyes)	100
b) Loss of two limbs	100
c) Loss of one limb and one eye	100
3.	
a) Loss of an arm	
i) At the shoulder joint	70
ii) At a point above elbow joint	65
iii) At a point below elbow joint	60
iv) At the wrist	55
b) Loss of a leg	
i) Above the centre of the femur	70
ii) Upto a point below the femur	65
iii) Upto a point below the knee	60
iv) Upto the centre of tibia	55
v) At the ankle	50
b) Loss of sight of one eye	50
4. Permanent Total and absolute disablement	100
5.	
i) Loss of toes-all	20
ii) Great-both phalanges	5
iii) Great-one phalanx	2
iv) Other than great, if more than one toe lost each	1
i) Loss of hearing – both ears	50

ii) Loss of hearing – one ear	15
c) Loss of Speech	50
d) Loss of four fingers and thumb of one hand	40
e) Loss of four fingers	35
f) Loss of thumb	
i) Both phalanges	25
ii) One phalanx	10
g) Loss of index finger	
i) Three phalanges	10
ii) Two phalanges	8
iii) One phalanx	4
h) Loss of middle finger	
i) Three phalanges	6
ii) Two phalanges	4
iii) One phalanx	2
i) Loss of ring finger	
i) Three phalanges	5
ii) Two phalanges	4
iii) One phalanx	2
j) Loss of little finger	
i) Three phalanges	4
ii) Two phalanges	3
iii) One phalanx	2
k) Loss of Metacarpals	
i) First or second (additional)	3
ii) Third, fourth or fifth (additional)	2
l) Loss of toe	
i) Big toe	5
ii) Small other toe	3
m) Sense of smell	10
n) Sense of taste	5
o) i) Fracture of any bone above ankle in either leg with established and permanent non union	10
ii) Fracture of one or more bones above wrist with permanent non union	5
p) Shortening of the leg by 5 cm or more	7.5
q) Loss of at least 50% (fifty percent) of all sound and natural teeth, including capped or eroded teeth	2
r) Any other permanent partial disablement	% as assessed by Medical Practitioner
6. Temporary Total disablement benefit at the rate per week	1% (one percent) or Rs. 25,000/- (Rupees twenty five thousand) whichever is lower.
Note: Death / Permanent disablement / temporary total disablement caused by idiosyncratic reaction to any drug including anesthesia administered during medical treatment by a medical practitioner will be considered to result from an accident and will fall under above table of benefits.	

The coverage is available for Death and Disablement based on one of the Table opted by You from the following options:

Options	Table of Benefits
Table B	Items 1 to 5
Table C	Items 1 to 6

EXTENSION

MEDICAL BENEFIT - Medical expenses necessarily incurred and expended in connection with any Accident, for which claim made by Insured and admitted by Us will be covered.

SECTION 9 – LOAN PAYMENT PROTECTION

WHO CAN BE COVERED - People who take various kinds of loans for their different assets like land, house, vehicle, white goods or other consumer durables in the event of Insured person's death or disablement due to accident or becoming totally disabled due to sickness.

COVER

1. Payment by Us to specified payee (financier) of the E.M.I. for a maximum of 24 (twenty four) months in case of total disability of Insured Person (Insured or his/her Family).
2. Total Disability can be because of sickness, disease or injury first manifested during the Policy Period as a result of which the Insured Person is not able to engage in any kind of occupation or service.

Any Act of Terrorism is covered.

Note: Cover is available only if Section 8 is opted under the policy

SECTION 10 – BAGGAGE

ITEMS COVERED - Baggage being carried whilst on Journey anywhere within India.

COVER

In the event of Loss/Damage to baggage being carried by Insured Person or his/ her family due to accident or misfortune or any Act of Terrorism whilst on Journey anywhere within India, We will indemnify the Insured in respect of such loss/damage upto the Market value at the time of loss.

SECTION 11A – PERSONAL LIABILITY INSURANCE

COVER

We will indemnify the Insured Person or his/ her family or his/ her domestic servant against all sums which he/ she shall become legally liable to pay as compensation for:

1. Accidental injury or death to third party and the resultant financial loss(es) arising out of such death or injury.
2. Accidental damage to property belonging to any third party and the resultant financial loss(es) arising out of such damage to the property.
3. We will pay for the compensation legally liable to pay to third parties. Third party legal costs to the extent awarded by the Court. And Your legal costs incurred with Our consent for defending the claim.

SECTION 11B – EMPLOYEES COMPENSATION

COVER

If You or Your Family is liable at law for:

Accidental death, bodily injury, illness or disease to any domestic employee mentioned in the Schedule relating to this Sub-Section happening during the Policy Period arising out of and in the course of employment with You as domestic employee at Your Home under the Fatal Accident Act 1855, Employees Compensation Act 1923 or any amendment thereto or under Common Law.

We will pay for -

Damages or compensation legally payable by You/Your Family to the domestic employees for their injury or death. Their legal costs to the extent awarded by the Court. And Your legal costs incurred with Our written consent for defending the claim.

SECTION 11C – TENANT'S LIABILITY

COVER

If You or Your Family are legally liable as tenant of Your Home (but not as the owner) and/ or contractually liable under the terms of Your Tenancy Agreement to pay You're the owner on account of the happening of the under-mentioned damages to the Home, We will pay for:

Damage arising from any of the Insured perils covered under Section 1 and Section 2A (of this Policy in respect of:

1. Building
2. Contents given by the owner/ landlord and mentioned in the agreement
3. Electrical Installations
4. Over ground/ Underground tanks
5. Fixed Glass/ Sanitary fittings
6. Other fixtures, fittings and interior decorations.

SECTION 12 – INCREASED LIVING EXPENSES

COVER

If You are unable to live in Your Home because of damages occurring to the Home for which We have admitted liability under Section 1 or Section 2A, then We will pay for increased living expenses reasonably incurred by You during the Indemnity Period in consequence of the damage to Your Home as under, subject to Our maximum liability not exceeding the amount mentioned in the Policy Schedule:

1. Cost of evacuation of Insured, his/ her Family and domestic employees.
2. Emergency medical treatment cost at home or at clinic/ hospital.
3. Cost of hiring furniture and other household or electrical fittings and gadgets.
4. Cost of removal/ transportation of Insured Home Contents to the alternative.
5. Any emergency accommodation at a hotel, guest house or lodge.
6. Any normal living expenses towards meeting the requirement of daily food, clothing, shelter and consumer durable items.

GENERAL EXCLUSIONS

IFFCO-Tokio will not be liable for:

1. WAR RISK

Damage as a consequence of 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.

2. CONFISCATION

Any damage due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.

3. WILLFUL ACT OR GROSS NEGLIGENCE

Damage caused by Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance

4. NUCLEAR RISK

Any damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from 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.

5. WEAR AND TEAR

Damage caused by wear and tear, depreciation and/or gradual deterioration.

6. CONSEQUENTIAL LOSS

Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement. However, this exclusion will not apply to Section 12 (Increased Living Expenses). The exclusion with respect to the reduction in Market Value shall not apply in case of Section 3B – All Risk - Fine Arts or in any other Section as agreed by IFFCO-Tokio.

7. EXISTING DAMAGE

Any damage, injury, accident, disease or illness occurring before cover commences under the Policy.

8. MATCHING OF ITEMS

The cost of repair or replacement of any undamaged or unbroken items or part of item forming part of a set, suits or other article of uniform nature, colour or design (including area of carpet) when damage or breakage occurs within a clearly identifiable area or to a specific part and replacement cannot be matched.

💡 ILLUSTRATION -

During riots, a rioter breaks a window of Your home and takes away articles of value ₹15,000. It costs ₹20,000 to repair the window. Here the loss is due to theft, which arose during riots (and therefore occurred within 7 days of occurrence of the event), which is an insured event. It arose at a time when You were not in a position to protect Your home and articles. We will pay ₹15,000 for the loss of contents, and ₹20,000 for repairs of the window.

DISCOUNTS ALLOWED –**1. DISCOUNT ON THE NUMBER OF SECTIONS/COVERAGES OPTED:**

We offer sectional/coverage discount on the basis of number of sections opted by You. The sectional discounts are mentioned in the table given below:

Table

No. of Sections opted	Discount on premium (upto)
Upto 5	0%
6-7	10%
8-9	15%
10 and above	20%

2. Upto 10% discount in policy premium shall be provided to any customer who buys policy directly from IFFCO-TOKIO, without intermediaries.

Grievance or Complaint

You may register a grievance or complaint by visiting Our website www.iffcotokio.co.in You may also contact the offices from where You have bought the policy or the grievance officer who can be reached at Our corporate office.

Grievance Department details are as mentioned below:

E-Mail ID: chiefgrievanceofficer@iffcotokio.co.in
Address: IFFCO-Tokio General Insurance Company Limited.
IFFCO TOWER – II
Plot No.3, Sector-29, Gurgaon
Haryana-122001

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

Note: Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/claims, please contact the nearest IFFCO-Tokio Office/ Bima Kendra/ Authorized Company Agent.