

# Home Insurance Policy Document

## 1. Introduction

This Home Insurance Policy (hereafter referred to as 'Policy') is issued by SecureHome Insurance Co. and outlines the terms and conditions of your home insurance coverage.

## 2. Property Coverage

This policy provides protection against damages to your residential property including, but not limited to, fire, theft, vandalism, and natural disasters such as earthquakes and floods, provided that they are not specifically excluded.

## 3. Personal Property

Coverage includes protection for personal belongings such as furniture, electronics, and clothing. High-value items like jewelry must be declared and insured separately.

## 4. Liability Protection

If a person is injured on your property, this policy provides liability coverage up to the stated limits. Legal fees and medical payments are also included.

## 5. Exclusions

Damage caused by war, intentional acts, nuclear hazards, and wear and tear is not covered. Flood damage may require separate flood insurance.

## 6. Premium and Deductible

The annual premium is based on property valuation and risk assessment. A standard deductible of Rs.10,000 applies to most claims unless otherwise specified.

## 7. Endorsements

Additional coverages such as earthquake endorsement and personal cyber protection can be added

for an extra premium.

#### 8. Claims Process

In the event of a loss, you must notify us within 48 hours. Submit all required documentation including photos and receipts.

#### 9. Renewal and Cancellation

This policy is valid for one year and is renewable annually. It may be cancelled by either party with 30 days written notice.

#### 10. Contact Information

For queries, claims, or complaints, contact our 24/7 helpline at 1800-INSURE or email [support@securehome.com](mailto:support@securehome.com).

## **Annexure A: Additional Policy Information**

Clause 11: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 12: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 13: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 14: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 15: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 16: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 17: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 18: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 19: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 20: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

## **Annexure B: Additional Policy Information**

Clause 21: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 22: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 23: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 24: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 25: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 26: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 27: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 28: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 29: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 30: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

## **Annexure C: Additional Policy Information**

Clause 31: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 32: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 33: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 34: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 35: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 36: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 37: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 38: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 39: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 40: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

## **Annexure D: Additional Policy Information**

Clause 41: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 42: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 43: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 44: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 45: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 46: This clause details specific coverage terms such as accidental damage to garden equipment and the applicable limits.

Clause 47: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 48: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 49: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 50: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

## **Annexure E: Additional Policy Information**

Clause 51: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 52: This clause details specific coverage terms such as accidental damage to appliances and the applicable limits.

Clause 53: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 54: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 55: This clause details specific coverage terms such as accidental damage to interior walls and the applicable limits.

Clause 56: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 57: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

Clause 58: This clause details specific coverage terms such as accidental damage to electrical systems and the applicable limits.

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