Frequently Asked Questions

Introductory Questions

1. **Why Tata AIG Home Protect Policy?**
   Your Home is more than just a building—it is where You and Your family live, celebrate milestones and create lasting memories. Tata AIG Home Protect Policy provides coverage for Your Home Building and Home Contents against physical loss, damage or destruction caused by covered perils such as fire, natural catastrophes and other insured events, helping You safeguard Your financial interests when the unexpected occurs.

2. **What does Tata AIG Home Protect Policy Cover?**
   The policy offers protection for your Home Building and Home Contents. You can also enhance your coverage with optional protection for valuables such as jewellery, paintings, works of art, and a Personal Accident Cover for the insured and spouse.

3. **Is Terrorism covered under Tata AIG Home Protect Policy?**
   Yes. **Terrorism Cover** is available under the Policy, subject to the terms, conditions, exclusions, limits and Sum Insured applicable to the cover.

   The cover is available on payment of the **applicable additional premium**, where opted for.

4. **How long can I be covered under this policy?**
   The policy can be issued for a period of up to 20 years, allowing You to choose a tenure that suits Your protection needs.

5. **Who can purchase Tata AIG Home Protect Policy?**
   The Policy can be purchased by a person who has an insurable interest in the **Home Building and/or Home Contents** proposed to be insured, subject to the terms and conditions of the Policy.

6. **Can I make changes to my Policy during the Policy Period?**
   You can request changes to the covers or increase or reduce the Sum Insured, where permitted under the Policy. Any change will be effective only after We accept the request and the applicable additional premium, if any, is paid.

7. **How and when do I pay the premium?**
   You may request changes to Your Policy, including changes to the Sum Insured or covers, where permitted under the Policy.

8. **Can I cancel my Policy during the Policy Period?**
   Yes, You may request cancellation of the Policy by informing Us. If there are no claims under the Policy, We will refund the proportionate premium for the unexpired Policy Period, subject to the terms and conditions of the Policy.

9. **What should I do if I have a question or complaint regarding my Policy?**
   You may contact Tata AIG through the customer service and grievance redressal channels mentioned in Your **Policy Schedule/Certificate of Insurance**.

Coverage related Questions

1. **What does Tata AIG Home Protect Cover against?**
   Tata AIG Home Protect Policy provides coverage against **Fire** as the base cover, with other covers such as Earthquake, Storm, Cyclone, Flood, Inundation, Landslide, Bush Fire, Riot, Strike, Malicious Damage, Acts of Terrorism, Impact Damage, Bursting or Overflowing of Water Tanks and Pipes, Leakage from Automatic Sprinkler Installations, and Theft occurring within 7 days of an insured event available if opted for, subject to the applicable terms, conditions and exclusions of the Policy.

2. **Can I opt for additional perils apart from Fire?**
   Yes. In addition to the base Fire Cover, You may opt for other specified perils available under the Policy by paying the applicable additional premium.

3. **What is covered under Home Building Cover?**
   Home Building Cover protects the residential structure of Your home against physical loss or damage caused by an Insured Event. It can also include permanently attached fixtures and fittings and specified additional structures on the same site, as provided under the Policy.

4. **What is covered under Home Contents Cover?**
   Home Contents Cover protects the General Contents of Your Home against physical loss or damage caused by an Insured Event, subject to the terms of the Policy.

5. **What is Personal Accident Cover under the Policy?**
   Personal Accident Cover is an optional cover available on payment of additional premium.
   If an Insured Event causing damage to Your Home Building and/or Home Contents also results in the death of You or Your spouse, compensation of ₹5 lakh per person is payable, subject to the terms and conditions of the Policy. The Personal Accident cover is available for You and/or Your spouse, as opted for under the Policy. It does not extend to all the family members.

6. **Does the Policy cover the market value of my house?**
   The Home Building Sum Insured is based on the Cost of Construction as specified under the Policy and not the market value of the property.

7. **Does the Policy provide cover if my home becomes unfit for living?**
   Yes. The Policy provides **Loss of Rent and Rent for Alternative Accommodation** cover, to the extent declared by You and agreed by Us, when Your Home Building becomes unfit for living due to physical loss arising from an Insured Event.

8. **How long is Loss of Rent or Rent for Alternative Accommodation available?**
   The cover is available for the reasonable period required to repair Your Home Building and make

it fit for living, subject to the applicable limits. The maximum period is **three years from the date Your Home Building becomes unfit for living**.

Claim related Questions

1. What should I do if my Home Building or Home Contents are damaged?

If You suffer a loss covered under the Policy, You should **inform Us immediately** and provide the required details relating to the Policy, incident and loss.
You should also take reasonable steps to prevent further damage, preserve evidence and photographs, cooperate with Us during the claim assessment and submit the claim form at the earliest opportunity.

2. Within how much time should I submit the claim form?

You should submit the claim form at the earliest opportunity and within 30 days from the date You first notice the loss or damage, as specified under the Policy.

3. Do I need to inform the police or other authorities?

Where applicable, You should report the incident to the **police, fire authorities and other appropriate legal authorities**, as required under the circumstances of the loss and the Policy.

4. Do I need to preserve photographs and other evidence?

Yes. Wherever possible, You should take and preserve photographs of the loss or physical damage and preserve relevant evidence to assist in the assessment of Your claim.

5. What information do I need to provide when making a claim?

You should provide the required details, including:

- Policy Number
- Your name
- Details of the Insured Event
- Brief details of the loss
- Details of any police or other authority report, where applicable
- Details of any other insurance covering the Home Building or Home Contents
- Photographs of the loss or physical damage, wherever possible
- Any other information or documents required for assessment of the claim