

KEY FEATURE DOCUMENT

Introduction

This document gives the important features of Our Home Secure (Householders) Policy. Here, We describe the policy and answer Your questions. Read it carefully before You buy this Insurance Cover, and keep it safe for future reference.

What is the Insurance Cover?

The following is a summary of the benefits offered. Please refer to the policy document for complete coverage, terms, conditions, and exclusions.

Benefits:

1. Building and Contents
2. Public Liability
3. Burglary and Theft
4. Pedal Cycles
5. Plate Glass
6. Baggage
7. Breakdown of domestic electrical and electronic appliances
8. Marine Transit
9. Personal Accident
10. Expenses towards temporary re-settlement expenses
11. Loss of cash whilst in transit
12. Jewellery and Valuables
13. Fraudulent Charges
14. Lost Wallet
15. Key Replacement

Out of the 15 benefits offered

1. Section I – Building and Contents cover for either Only Home Contents or Home Building and Home Contents
2. And any one of the 15 benefits other than mentioned are mandatory coverages while taking insurance

What are the Insured Events?

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, Volcanic Eruption or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Home Building stands Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
7.	Bush Fire, Forest Fire, Jungle Fire	-
8.	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.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	Riot, Strike, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11.	Acts of Terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes.	-
13.	Leakage from automatic sprinkler installations	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	If it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

What Policy would not cover?

Apart from general exclusions there are specific exclusions applicable to each of the coverages. Some of the important general exclusions in brief are mentioned below. For detailed list of exclusions, policy wording should be referred which are available on request.

Important Coverage Specific Exclusions are as follows:

Public Liability

We will not pay for

1. Accidental death, Bodily injury or property damage arising out of or incidental to:
 - a. any structural alteration, additions, repairs or decorations to the insured home building
 - b. your occupation or business, trade or employment
 - c. any liability voluntarily assumed by you
 - d. Your and/or your Family's ownership, possession or custody of animals, vehicles, airborne or water borne vessels or craft of any kind, or any mechanically propelled vehicle other than gardening equipment and wheelchair
 - e. Transmission of any communicable disease or virus
2. fungi, wet or dry rot, or bacteria.

Burglary and Theft

We will not pay for:

1. Kutcha Construction
2. If the loss or damage occurs while Your home building is unoccupied unless informed to the company prior to the commencement of policy or home building being unoccupied.
3. If you/or Your Family and/or Your Domestic Staff are directly and/or indirectly in anyway involved in or concerned with the actual or attempted Burglary or theft and larceny

4. For any loss or damage to livestock, motor vehicles, pedal cycles, money securities for money, stamp, bullion, deeds, bonds, bill of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, ATM or credit cards (unless previously specifically declared to and accepted by us)
5. First INR.250/- in respect of each and every claim under this benefit excluding personal money & Jewellery and Valuables. In case of claim for personal money, Jewellery & Valuables first INR 1000.
6. For Loss or damage to Personal Money, Jewellery and Valuables due to Larceny

Pedal Cycle

We will not pay for:

1. Any accident, death, bodily injury loss or damage caused whilst the pedal cycle is being used for hire or reward, racing or pace making or outside India.
2. The Burglary or theft affixed of the accessories affixed to the pedal cycle
3. Any accident or death bodily injury loss or damage cause by overloading strain or mechanical breakdown.
4. Litigation costs incurred without our prior written consent.
5. The accidental death of or bodily Injury sustained by you, your family, your domestic staff, any person being conveyed or travelling on the pedal cycle and any loss or damage to any property belonging to another and being conveyed on the pedal cycle.
6. First INR. 100/- in respect of each and every claim

Plate Glass

We will not pay for loss or damage:

1. occurring during the course of removal, alteration or repairs on or about your home building
2. Consequent to the loss or damage of plate glass including injury arising from breakage of glass or during replacement thereof
3. Unaccompanied by breakage of glass
4. Caused by the disfiguration or scratching of glass. Other than a fracture extending through the entire thickness of the glass
5. to embossed, silvered lettered, ornamental, curved or any other glass whatsoever, other than glass which is plain and of ordinary glazing quality, unless specifically declared to and accept by us.
6. to frames or framework of any description, unless specifically declared to and accepted by us.

Baggage

We will not pay for loss or damage:

1. of personal belongings from a car unless such loss occurred by violent and visible means from an enclosed saloon car that had its windows closed and locked and other security devices if any properly applied.
2. to any item consumable or perishable nature, spilling or explosion of liquid and/or caused due to rat, vermin or insects
3. to any item being conveyed by a carrier under a contract of affreightment
4. to any loose item being worn or carried about during the trip
5. for any money, securities, stamps, business books or documents, jewellery, watches fur, precious metal, precious stones, gold or silver ornaments, travel tickets, cheques and bank drafts
6. to personal baggage that is not within the care, custody or control of You and/or Your Family
7. to personal baggage cause by rat, fungus, insects or vermin
8. of any electrical item caused by misuse, use other than in accordance with the manufacturer's recommendation, defect, excessive pressure, short circuiting, arcing or by the effects of electricity from whatever cause(including lighting)
9. for more than the sole value of an item comprising part of a pair or set, without reference to any special value which such item may have had as a part of such pair or set and not more than a proportionate part of the value of the pair or set.
10. First INR. 250/- in respect of each and every claim

Breakdown of domestic electrical and electronic appliances

1. The cost of repair associated with an item for which cover is available under any other operative section of this policy
2. The cost of repair associated with breakdown occasioned by natural Wear and tear
3. The cost of repair associated with any appliances that has been modified in any manner or is used for Business or Business Purposes
4. The cost of repair associated with loss or damage caused by or in the process of erection, cleaning, maintenance, repair, dismantling

5. loss or damage caused by atmospheric or climatic changes, moths, insects, and vermin
6. the cost of repair associated with the detention, seizure or confiscation by Public Authorities of Your domestic appliances
7. the cost of repair associated with the misuse of or use other than in accordance with manufacturer's recommendation of Your domestic appliances
8. the cost of repair associated with defects in wiring or electrical connections that are not an integral part of Your domestic appliances
9. any amount exceeding the Sum Insured for each and every claim and for all claims
10. the first 1% of Sum Insured or Rs. 500, whichever is greater of each and every claim
11. loss or damage to records, discs, cassettes or tapes

Marine Transit

1. Goods which are transported without customary packing.
2. Any item of fragile or brittle nature unless the loss, damage or destruction is caused by accident involving the mode of transport of such item.
3. Personal belongings at Your new Home Building unless intimated to Us within 10 days of Public Carrier reaching the new Home Building failing which cover will cease on expiry of 10th day.
4. the first INR. 1000/- for each and every claim.
5. Non-delivery of the entire consignment unless contract of affreightment is submitted

Personal Accident

1. In case the bodily injury is due to use of alcohol, drugs or solvents, intentionally self inflicted, mental disorder, and engagement in dangerous activity.
2. intentionally self-inflicted injury
3. engagement in dangerous activities
4. mounting into dismounting from or travelling in any aircraft other than as a fare paying injury
5. sexually transmitted disease
6. insanity
7. mental disorder or psychosomatic dysfunction
8. Commission of any actual or attempted illegal or unlawful act
9. Pregnancy, aggravated or prolonged childbirth or in consequence thereof.
10. The aggravation of any injury, sickness or disease for which medical care, treatment, or advise was recommended by or received from a physician or from which you and/or your family suffered or which was present before the commencement of the Policy Period

Expenses towards temporary resettlement expenses:

- a) loss or damage to Your Home Contents while being conveyed to or from the alternative accommodation
- b) Any charges that are not supported by proper bills/receipts/cash memos
- c) Any charges not incurred within 90 days of occurrence of valid claim under Benefit: Fire

Loss of Cash Whilst in Transit:

1. If you and your family have withdrawn money in coins and/or notes more than once in one day
2. If you do not provide us and the police with immediate notice of the loss and sent to us a copy of the first information and /or Final report.
3. Unless you are able to establish to our reasonable satisfaction that a loss of the amount stated has occurred with documentary proof.
4. For more than Rs. 10000/- in respect of a single withdrawal.
5. The first INR. 500/- in respect of each and every claim.
6. For more than Rs 20000 during the Policy Period

Jewellery & Valuables:

- a) loss or damage due to the cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, or to china marble, gramophone, records and other articles of a brittle or fragile nature unless such loss or damage arises from an Accident involving the mode by which such item is being conveyed
- b) loss or damage caused by the mechanical derangement or over winding of watches and clocks
- c) loss or damage due to Theft from a car unless such Theft occurred by violent and visible means from an enclosed Vehicle that had its windows closed and locks (and other security devices, if any) properly applied

- d) loss or damage whilst the item is being conveyed by any carrier under a contract of affreightment
- e) any loss or damage arising through delay, detention or confiscation by a Public Authority
- f) loss or damage caused by rats, moth, insect, mildew, Fungi and vermin
- g) loss or damage to any item used mainly for Business or Business Purposes
- h) loss or damage occasioned to lottery or raffle tickets
- i) for more than the sole value of an item comprising part of a pair or set without reference to any special value which such item may have had as a part of such pair or set, and not more than a proportionate part of the value of the pair or set
- j) Unexplained or mysterious disappearance
- k) damage whilst in the custody of any person other than You, Your Family or Bank (where You have kept Jewellery in locker)
- l) damage attributable to any process of cleaning, washing, repairing or restoring
- m) damage to musical instruments in respect of loss of tone and for replacement of strings, drums, skins, reeds
- n) the first 2% of the Sum Insured (subject to a minimum of Rs.1000/-) of each and every claim

Fraudulent Charges:

- 1. Charges made on Your Lost or Stolen Payment card more than 12 hours prior to Your first reporting the event to Your Payment card issuer(s)
- 2. Charges made on Your Lost or Stolen Payment card after You first reported the event to Your Payment card issuer(s)
- 3. Charges made on Your Payment card if Your Payment card has not been lost or stolen
- 4. Cash advances made with Your Lost or Stolen Payment card
- 5. Charges incurred by a resident of Your household, or by a person entrusted with Your Payment card

Lost Wallet:

- 1. Money, Cheque(s), Transportation tickets, or other similar items that were in the Lost or Stolen wallet other than Your Personal papers and Payment cards
- 2. losses that are caused by any events other than Lost or Stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events
- 3. Accidental damage to Your wallet and items inside
- 4. any fraudulent/unauthorized charges on the Lost or Stolen Payment cards
- 5. any Identity theft related costs that are caused by Lost or Stolen Personal papers or Payment cards

Key Replacement:

- 1. costs other than those listed above
- 2. costs associated with Lost or stolen keys for a Home Building other than Your primary Home Building
- 3. The cost to replace keys to Vehicles that You do not own for personal use.

How long does this cover protect me?

This Policy covers you for a period of 1 Year.

Can I opt for any additional covers under this policy?

You can buy the following additional covers (add-ons) that will be added to Your Home Secure (Householders) Policy

How and When do I pay Premium?

You must pay premium in advance. The insurance cover begins only after We receive Your premium.

What are my obligations under the Policy?

You have some obligations to fulfil. You must:

- state all and true information about Yourself and Your home and articles or things inside Your home when You submit a proposal,
- take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
- ensure that unauthorised persons do not occupy Your Home Building,
- make true and full disclosure in Your claim and documents supporting the claim,
- give Us full cooperation for inspection and investigating the claim that You will make,

- make a claim when You suffer loss, and follow the claim procedure,
- Inform to Us change in circumstances such as if You change Your address, You make any addition, alteration, extension to structure of Your Home Building, You change use of Your Home Building, You let out Your Home Building, Your Home Building no longer be solely occupied by You.

Dos during filling up Proposal Form

1. Give Sum Insured for:
 - a. Home Building
 - b. General Contents if Your contents are more than 20% of Sum Insured for Home Building subject to maximum of ₹ 10 lakhs.
 - c. Sum insured for Valuable Contents
2. Give Sum Insured for:
 - a. Loss of Rent and period for such loss of Rent, if You are the landlord.
 - b. Rent of Alternate Accommodation and period, if You are the tenant.

How do I make a Claim?

If You suffer a loss that is covered by this policy, You must make a claim. We will verify the claim and accept it if it is according to the terms and conditions of this policy.

When You suffer loss, You must

- give notice to Us immediately, You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any Authority that You made,
 - v. details of the Insured Event,
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
 - viii. details of loss or damage under any Optional Cover or Add-ons,
 - ix. submit photographs of loss or physical damage, wherever possible.
- report to police, fire authorities and appropriate legal Authorities,
- take all reasonable steps to prevent further damage to Home Building and Home Contents
- preserve and collect evidence, take and preserve photographs,
- assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents,
- submit claim form at the earliest opportunity but within 30 days from the date You first notice the loss or damage

Who will collect amounts in the unfortunate event of my death?

In case of Your death before receiving the claim amount, We will pay it to Your Nominee/Legal Representatives. Please register Your nominee with Us so that the claim is settled speedily.

Can I make changes to this policy?

You can choose to make changes to the covers of this Policy as may be permitted. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable.

Can this policy be cancelled

You can cancel this policy at any time during the policy period. We will return part of the premium.

Cancellation by the Customer: The customer may cancel the policy by giving written notice and then company shall refund the premium on short period rates for remaining Policy Period.

Cancellation by the Company: The Company may cancel the policy by giving written notice and then refund pro-rata portion of the premium for the remaining Policy Period. In any case if there is a claim made on the policy then no refund of premium will be allowed by the company.

How can I obtain this Policy?

You can contact any agent of the company or an intermediary or other approved distribution channel, visit Our website for information on this product including whether it is available online, call our call centre or contact Our office near to You.

How can this policy be renewed?

This policy will expire on end of the Policy Period. If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

Renewal of this policy is not automatic, We may seek relevant information from You for the purpose of renewal.

Where can I find the details of the Cover?

We have given above the broad features of the Home Secure (Householders) Policy. If You choose this policy, Your transaction with Us will have legal implications. Please also read the 'Prospectus'. Further, detailed terms and conditions of this cover will be stated in a legal document called the 'Policy'. It is therefore important to read the Prospectus and the Policy.

How do I get copies of the Prospectus and the Policy?

- You can read these two documents on Our website www.tataaig.com
- You can download them from Our web-site.
- You can send email to customersupport@tataaig.com and ask for copies. We will email to You soft copies.
- You can get copies from any branch of Our Company.

What do I do if I have a grievance?

You can approach Our Grievance Redressal Officer by sending an email at customersupport@tataaig.com or a letter to Tata AIG General Insurance Company Limited, Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai, Maharashtra, India.

You can also lodge the grievance through IRDAI's Integrated Grievance Management System (IGMS).

If Your grievance is not resolved, You can approach the Insurance Ombudsman, depending on the nature of the grievance and the financial implication, if any. You can find more details about Insurance Ombudsmen at www.gbic.co.in or www.irdai.gov.in.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

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