



# IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

COMMERICAL

LINES

## IndusInd Householders Package Insurance Policy

Secure Your Home,  
And All That's  
Inside Too.



A home is a dream you invest in. You don't just build walls around to protect you, but you invest in creating a space where your family celebrates moments every day. A place where you can watch a football match on your smart tv, your kids build Lego castles and your wife picks which wall to put the mirror on. So, it's not just money, but your family's love that you invest in a home and when there is a sudden calamity or damage to those walls, it's not just finances, but those dreams getting impacted. That is, why we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology that lets you cover your home, and its contents in a jiffy; and gives you faster assistance during claims, because our relation comes along with a whole lot of Heart that knows the care your place of prosperity needs, after all, home is where the heart is!

## **IndusInd Homeholders Package Insurance Policy – where advanced solutions meet genuine trust.**



# 3 Ways To Say, You Need This

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## Fire Or Flood, We Cover The Hood

The structure of your home and its contents like furniture and fixtures, electrical and mechanical appliances and electronic gadgets are fully covered under the policy perils and risks like fire, burglary, theft, flood, earthquake, etc. Houses that this policy doesn't cover are the ones built on moon, but any dream abode on earth is where this policy works.



## A Breakdown, Can't Break You Down

Not only perils but your mechanical and electrical appliances, we mean to say your 63 inch Smart TV, your double door refrigerator, your 2 ton split AC, your Front-load fully-automated washing machine or your Toaster or even your gadgets like Laptops etc., are covered against unforeseen and sudden physical damage caused due to mechanical or electrical breakdown. But yes, complete identification detail is mandatory for electrical /electronic and mechanical equipment.



## Family First

This policy not only covers your home or the contents within it, but the ones who live in it too. Yes, your family, this policy also takes care of your family. It covers your family for personal accidents resulting in death or disablement.



# Let's Get Down To What's Covered

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## Home And Its Contents:

Didn't we say secure your home and all that's inside too from Fire and natural calamities like earthquakes, flood, inundation or from any loss or damage due to burglary, housebreaking, and theft.



## Jewellery And Other Valuables:

We know you value your jewels too, so loss or damage caused to them by unforeseen events like burglary and fire are covered in the policy as well.



## Electronic Gadgets Like Personal Computer:

Those that are personal yet assets like Desktop Computers, we cover them against loss or damage caused by unforeseen events like burglary and fire.



## Entertainment Instruments Like DVD/VCD players, TV, etc.

Any TV, Music Player or any entertainment instrument is covered against unforeseen and sudden accidental physical damage caused by fire, burglary, and housebreaking.



## Fixed Plate Glass:

Yes, the ones in your window or balcony doors are covered against Accidental breakage.



## And What It Is Largely Covered From

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As we have mentioned, this is a specially designed insurance cover where we insure your home and its contents etc. against losses that occur due to a series of risks and you should know what they are:

- Fire
- Explosion or Implosion
- Lightning
- Earthquake, volcanic eruption, or other convulsions of nature
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- Subsidence of the land on which Your Home Building stands, Landslide, Rockslide
- Bush fire, Forest Fire, Jungle Fire
- 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.)
- Missile testing operations
- Riot, Strikes, Malicious Damages
- Bursting or overflowing of water tanks, apparatus and pipes,
- Leakage from automatic sprinkler installations.
- Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events
- Act of Terrorism (coverage as per Terrorism Damage Cover Endorsement wording provided by Indian Market Terrorism Risk Insurance Pool)




## Policy covers everything except this^

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Trust us when we say that we want all your decisions to be informed decisions and so we believe transparency is the key to prevent unwanted surprises. With respect to claims, this policy excludes loss and damage to the insured property due to:

- Willful or intentional act or omission of the insured
- Loss, damage to any electrical/ electronic machine by over-running, short circuiting etc.
- War and war-like operations like civil war, mutiny, civil commotion, rebellion, revolution etc.
- Removal of insured property from insured home to any other place
- Any nuclear radiation or any radioactive contamination
- Loss of earning, loss by delay, consequential loss of any kind
- Pollution or contamination
- Costs for preparation of claims
- Loss and/or damage caused by wear & tear, gradual deterioration, etc

To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.indusindinsurance.com](http://www.indusindinsurance.com) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Householders Package Insurance Policy - IRDAN103RP0006V04201516. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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