

# Your Home Renter Insurance at a Glance

(a.k.a Home Insurance Policy by Future Generali)

Insure your belongings against fire, theft and damage.



## What's Covered?

Damage to appliances and electronic items, theft and fire.



Repair of Home Appliances

₹20,000



Damage to Electronic Items

₹20,000



Loss of possessions due to burglary

₹1,00,000



Loss due to natural disasters or fire

₹1,00,000

## What's Not Covered?

Loss or damage to mobile phones is not covered.



Damages to mobile phones



Damage due to wear and tear



Items without original receipts



Items more than 5 years old



Jewellery and cash

To claim, please visit our website <https://toffeeinsurance.com> and click on Claims.

✉ [hello@toffeeinsurance.com](mailto:hello@toffeeinsurance.com) ☎ +91-86903-83365

 Home Secure



Protect your home  
and everything inside it.

 1800-220-233  
[general.futuregenerali.in](http://general.futuregenerali.in)

 **FUTURE  
GENERALI**  
TOTAL INSURANCE SOLUTIONS

You put the hard earned money to build a house and make it your home with love and affection. We understand the need to protect this lifetime investment of yours. However, this abode of yours can be threatened by natural disasters, burglary or even man-made disasters. You need not burden yourself worrying about any unfortunate incident affecting your home, not any more when we are there for you.

Future Generali's Home Secure protects you from a wide range of uncertain incidents like:

	Burglary		Breakdown of electronic equipment or home appliances
	Gas cylinder explosion		Theft of baggage while on trip
	Jewellery theft		Unfortunate accident that makes you stay away from your job for a month
	Accidental breakage of glass or monitor		The EMI on a home loan that you are unable to pay after an unfortunate accident

This policy is tailored to take care of such incidents that seem pretty mundane but are actually stressful.

## THE SCHEDULE OF COVERAGE:

### Protection of Assets Against Fire & Allied perils and Earthquake



#### A. Buildings

#### B. Contents (Excluding Valuables)

Events covered include: fire, lightning, explosion/implosion, aircraft damage, impact damage from rail/road vehicle or animal, riot, strike, malicious damage, storm, cyclone, tempest, hurricane, tornado, flood and inundation, earthquake, subsidence and landslide including rockslide, missile testing operations, leakage from automatic sprinkler installations and bushfires.

There is an option of extension of coverage alongwith the above covers with an additional charge of premium. These extensions are optional and you can opt for these as per your requirement.

#### C. Cost of alternative accommodation

#### D. Loss of Rent

#### E. Terrorism

#### F. Purchase Protection

*Note: Building and its content value shall be shown separately. The sum insured of building will be on reinstatement basis. It is suggested that you consider adequate sum insured value of building and its content to avoid underinsurance.*

*Excess: NIL*

## Burglary, Housebreaking and Theft



You are protected against the loss / damage to the contents or building of your premises by burglary and housebreaking. The contents may either be insured for a full 100% or First Loss Limits (25% or 40%). The sum insured value of contents should be on market value basis.

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## Protection of Valuables



### A. Jewellery / Valuables

You are protected against accidental loss or damage to your jewellery or precious items including jewellery kept in bank lockers. Our liability in respect of any one item in any one policy period will not individually or in the aggregate exceed the sub-limit of the sum assured set against such item in the schedule.

The list of items covered along with their value needs to be shared. Valuation certificate will be required in case:

- If the sum insured is ₹5 lakh or more or where the value of individual items exceeds ₹10,000
- If the value of individual items in this section exceeds 10% of sum insured or otherwise, liability shall be restricted to 10% of sum insured

### B. Portable Computer – All risk excluding breakdown

You are covered for loss or damage to portable computer / laptop by fire, riot and strike, theft or accident, from any fortuitous cause, any time during the period of this insurance and within the limits as stated in the schedule.

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## Protection of Electronic Equipment

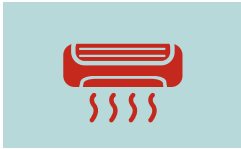


### A. Audio visual equipments (Electronic Equipment) – All risk

#### B. Portable Computer – All risk

- List of items to be covered along with their value are to be provided
- Sum insured is to be on reinstatement value basis
- Losses which can be repaired will be settled by paying the repair cost without applying any depreciation. For total losses,
- depreciation at the rate of 10% per year, up to a maximum of 50% will be applied depending on the age of the item
- Depending on the item, a deductible is applicable for each and every claim
- Do not insure the items which are more than five years old

## Protection of Household Mechanical / Electrical Equipment



## Household Appliances – Breakdown

### Domestic appliances like air conditioners, refrigerators can be covered against accidental electrical or mechanical breakdown

- The list of items to be covered along with their value to be provided
- The value to be indicated on reinstatement value basis
- Losses which can be repaired will be settled by paying the repair cost without applying any depreciation. For total losses,
- depreciation at the rate of 10% per year up to a maximum of 50% will be applied depending on the age of the item
- Do not insure the items which are more than five years old

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## Protection for You and Your Family



### Accidental Compensation (Personal Accident) – Death / PTD / PPD

- You can cover yourself and your family members under this section
- Details of each person along with the sum insured chosen for each person has to be mentioned
- Sum insured is restricted to 60 times the monthly income, subject to max of ₹10 Lakh.

For working spouse, cover up to 60 times the monthly income, subject to max of 10 Lakh or 50% of sum insured for non-working spouse.

For children 1 up to 21 years of age: 25% of sum insured subject to max 2.5 Lakh.

For children 2 up to 21 years of age: 25% of sum insured subject to max 2.5 Lakh.

- In case of Accidental Death and Permanent Total Disablement, we will compensate the insured or their nominees for the full value of sum insured as opted
- Permanent Partial disability: In the event of accidental bodily injury causing permanent partial disability within 12 months of the accident, you will be entitled to the benefits as mentioned in the following table:

Event	Percentage
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye	
And physical separation of or the loss of ability	
To use either one hand or one foot	
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A thumb	25%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	75%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
Permanent Loss of sight of one eye	50%

## Exclusions



- Intentional self injury
- Accident under the influence of alcohol or drugs
- Illegal act or any violation of law or your resistance to arrest
- Participating in aviation or ballooning, motor racing or trial run
- Curative treatments or interventions
- Pregnancy, childbirth, miscarriage, abortion or related complications
- War, invasion, act of foreign enemies and hostilities
- Nuclear energy or radiation
- Any existing disablement
- Venereal or sexually transmitted diseases, HIV/AIDS
- Expenses that are non-medical in nature or emergency medical evacuation

## Protection Against Your Liability



### A. Your Legal Liability as a Tenant - Tenants Legal Liability

You can provide cover up to amount specified in schedule if you are legally responsible as a tenant for:

- Loss of or damage to the insured premises by any of causes listed in Section-I under other than Act of God Perils (earthquake, lightning, subsidence, landslide, rockslide, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation)

### B. Workman's Compensation – Domestic Employees

This section covers the liability towards your workmen under the Workmen compensation act, Fatal accidents act and Common law under this section. In the section, employees having wages up to ` 4,000 can be covered.

### C. Public Liability

We will compensate you for the claims arising out of the third parties bodily injury or property damage occurring in your premises. This is in accordance with Indian Law.

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## Enhanced Protection Covers



### A. Baggage – All Risk

- Loss of your baggage during your trip can be covered under this section

### B. Plate Glass – All Risk

- Fixed plate glass can be covered against accidental breakage
- Details of the plate glass along with the value to be provided

### C. Pedal Cycle

- Pedal cycles can be insured against all risks subject to standard exclusions
- Third party liability arising out of the use of pedal cycle is also covered

### D. ATM Cash Withdrawal – All Risk

This section covers loss of money in transit after withdrawal of money from ATM caused by robbery / hold up during your way to residence or office up to specified sum insured in the schedule.

## F. Credit Card / Debit Card (Loss or Theft) – Fraudulent Use

If your credit card or other automatic teller machine card is lost or stolen during the period of insurance and you are legally liable to pay for credit given to anyone who has found or stolen your card during the period of insurance, we will pay up to amount mentioned in the schedule for any one occurrence of loss or theft of one or more of your cards.

General exclusions:

This policy does not cover loss or damage

- Caused by war and allied perils
- Nuclear radiation and the like

Premium:

Proposer can opt for different sum insured limit and other covers as per their requirement which can be separately rated as per Home Premium Calculator

Sectional Discounts

- Section I and II is compulsory
- Discounts shall be allowed (on non tariff section) for opting higher section as under,

More than 2 and up to 5 sections	10%
More than 5 sections	20%

*Disclaimer: The above information is only indicative in nature. For details on coverage, please refer to policy wording or contact our nearest branch office for further assistance.*

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### Why choose Future Generali

Future Generali India Insurance is a joint venture between the Future Group - the game changers in Retail Trade in India and Generali - an 186 year old global insurance group featuring among the world's 50 largest companies\*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

\*As per Fortune Global 500 Ranking (2015)



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