

How can I get this Policy?

All you need to do to get the Reliance HomeProtect Policy is fill a Proposal Form and hand it over to your insurance advisor, with the premium cheque attached. You will instantly be presented a Home Kit, containing, among other things, your Policy and Home Card.

Policy Options

You may choose from any of the following plans

Particulars	Type of Policy			
	Standard Plan	Silver Plan	Gold Plan	Platinum Plan
	Sum Insured Rs			
Home Contents and Appliances				
Fire & allied perils including Earthquake. Terrorism is optional	50,000	1,00,000	2,50,000	5,00,000
Burglary, Housebreaking hold-up (on first loss basis)	10,000	20,000	50,000	1,00,000
Mechanical & electrical breakdown cover for Home Appliance (on first loss basis)	10,000	20,000 (including home PC)	50,000 (including Laptops)	1,00,000 (including Laptops)
Valuables	10,000	20,000	50,000	1,00,000
Personal Accident Sum insured for spouse is limited to 50% of sum insured for the primary insured, subject to a maximum of Rs 1 lac Sum insured for dependent children is limited to 25% of sum insured for the primary insured, subject to a maximum of Rs. 50,000/-	50,000 (Death Cover)	1,00,000 (Death + PTD)	5,00,000 (Death + PTD + PPD)	10,00,000 (Death + PTD + PPD)
Loss of Passport	NA	NA	2,500	2,500
Moving to a New Home	NA	5,000	12,500	25,000
Loss of Title Deed	NA	NA	3,000	3,000
Home Loan Cover Upto maximum of six installments limited to	NA	50,000	75,000	1,00,000
Additional rent for alternate accommodation Upto maximum of six months limited to	NA	25,000	50,000	1,00,000

How do I make a claim?

At Reliance General Insurance, we ensure that the claim procedure is fast, transparent and hassle free!

In the unfortunate event of a claim, please register the claim on our toll free number. For claims which require inspection, we will appoint a surveyor immediately.

Post the receipt and scrutiny of the mandatory documents, we will process the claim within 7 working days.

Give your home the protection it deserves and enjoy complete peace of mind with Reliance HomeProtect Insurance Policy.

About us


Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- Reliance HealthWise Policy ■ Reliance Family Value Package Policy ■ Reliance Private Car Insurance Policy
- Reliance Travel Care Insurance Policy ■ Reliance Personal Accident Insurance Policy ■ Reliance Shopkeeper's Package Policy ■ Reliance Office Package Policy ■ Reliance Industry Care Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance HomeProtect Policy, please contact us.

 **1800 3002 8282** (toll free)
3989 8282 (local charges apply)

sms 'homein' to **55454**
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. MI-37

Reliance HomeProtect Policy

complete protection
for your valuables.



RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Welcome to Reliance General Insurance

Your home is where your heart is. After all, it is the most secure place on earth for you and your loved ones. And after having invested so much of your life's effort into building it, wouldn't you like to go one step further and preserve it against any unforeseen circumstances?

If your answer is yes, here is how we can help you secure your home in just one step. Allow us to present, Reliance HomeProtect Policy.

With this policy, you can secure all your household contents and valuables against almost every uncertainty such as fire & allied perils, burglary, mechanical and electrical breakdown.

Added to this, the Reliance HomeProtect Policy gives you the option of four different plans, each designed to offer you valuable benefits and give your home all the protection it deserves.

All this to give you and your family complete peace of mind.

Key Advantages

- Comprehensive coverage for your home with four different plan variants to choose
- Policy also covers personal computers and laptops at the insured premises
- Includes coverage against earthquake
- Terrorism can be included at your option
- Provides for personal accident cover with an additional benefit of children's education grant
- Claims on first loss basis for burglary, valuables & mechanical/electrical breakdown sections

- Coverage on reinstatement basis or market value basis available at choice of Insured
- Value added features covering loss of passport, loss of title deed, damage to domestic goods while being transported,
- Covers default in home loan EMIs in the unfortunate event of personal accident
- Provides for additional rent towards alternate accommodation
- Instant policy issuance through the Home Kit which contains among others, the Reliance HomeProtect policy, home card, policy wordings and claim form
- Hassle free and seamless claim settlement procedure

What does the policy cover?

Home Contents and Appliances –

Covers your Home Contents & Appliances against loss or damage due to-

- Fire and allied perils including explosion/implosion, aircraft damage, riots, strikes and malicious damage, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, landslide and earthquake
- Burglary, housebreaking and hold-up
- Electrical / mechanical breakdown of domestic appliances
- Terrorism (optional)

Valuables -

Covers your valuables such as jewellery, precious stones, fur, cameras and watches. It includes coverage against -

- Fire and allied perils
- Burglary, housebreaking, hold-up including theft
- Robbery, waylaying, snatching away

Personal Accident –

Compensation in the event of untimely demise or disablement due to an accident. It provides -

- compensation to the Insured and family members (spouse, and two dependent children) in the event of death or permanent disability, due to an accident
- education grant for dependent children perusing studies, in case of a payable claim

Loss of Passport –

Reimbursement of cost of obtaining a new or duplicate passport in the event of loss of passport

Moving to a new home –

Coverage against any damage to your household goods or appliances, whilst in transit by professional packers and movers to your new home

Loss of Title Deed –

Reimbursement of expenses incurred on replacing the title deed, due to fire and allied perils, burglary, housebreaking, theft and robbery

Home Loan Cover –

Provides for six installments of EMI towards the home loan, in the unfortunate event of insured's untimely demise or permanent total disablement due to accident

Additional Rent for Alternate Accommodation –

Provides for expenses of the additional rent incurred

towards alternate accommodation, in the unfortunate event of Insured's home being destroyed or damaged by fire and allied perils including earthquake and subject to specific conditions applicable

Policy Exclusions

At Reliance General Insurance, we would like our policy to be as transparent as possible. To ensure that you do not face any unpleasant surprises when you make a claim, we would like you to know some of the major exclusions under the policy.

the policy does not cover

- Loss, damage, liability or expense arising out of war, nuclear perils and pollution
- Loss or damage due to depreciation or wear and tear
- Loss or damage due to willful act or due to negligence of the insured or his representative
- Consequential loss
- Damage due to design defects, for which manufacturer is responsible
- Unexplained losses and mysterious disappearance
- Seizure of passport by customs, police or legal authorities
- Any existing injury at the time of policy inception
- Injury/Illness arising out of maternity or child birth
- Injury or death due to AIDS/HIV and misuse of alcohol or intoxicants
- Injury or death due to any of the insured engaging in dangerous sports/hobbies