

Premium Table

Section	Rate per 1000
Fire & Allied Perils including Earthquake	0.60
Terrorism (optional)	As per Terrorism Pool
Burglary & House Breaking	0.50
All Risk (Jewellery & Valuables)	10.00
Domestic Electrical & Mechanical Appliances	2.50
Domestic Electronic Appliances	10.00
Television Set	10.00
Fixed Plate Glass	10.00
Baggage	7.50
Pedal Cycle	20.00
Personal Accident	0.45 to 3.00
Legal Liability towards Servants	As per WC Tariff
Legal liability towards Third Parties	0.50
Section Discount	
For covering Four Sections	10%
For covering Five or Six Sections	15%
For covering more than Six Sections	20%

Making The Right Choice

The Policy can be tailored to provide you with the optimum benefits at most economical rates.

- ▶ It gives you the flexibility to identify the risks and decide the extent of coverage you would like to avail of under each section. Further, opting for four or more sections entitles you for a discount in premium as well.
- ▶ There are attractive rewards in the shape of renewal discounts, for staying on with us over the years.
- ▶ Moreover, when you do not have a claim or have a lower claim ratio, we share your happiness and enhance the same, in terms of higher premium discounts at the time of renewal of the Policy.

All these benefits are backed up by the highest standards of customer service. Our Insurance Advisors will provide you with all the necessary guidance in choosing the level of cover required by you, and help you in completing the proposal form as well. In case you desire to know more about the product, you may contact any of our Insurance Advisors or our office centres.

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 subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

Some of our other products:

- ▶ Reliance HealthWise Policy
- ▶ Reliance Private Car Insurance Policy
- ▶ Reliance Travel Care Insurance Policy
- ▶ Reliance Personal Accident Policy
- ▶ Reliance Industry Care Policy
- ▶ Reliance Office Package Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance Mediclaim Insurance Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions & exclusions related to Reliance Householder's Package Policy, please contact us before concluding the sale.

Call **1800 3009** (toll free) or sms **'homein'** to **55454**
or visit **www.reliancegeneral.co.in**



General Insurance

An ISO 9001:2008 Certified Company

Reliance General Insurance Company Limited

Registered Office: Reliance Centre,
19, Walchand Hirachand Marg, Ballard Estate,
Mumbai 400 001.

Corporate Office: 570, Rectifier House,
Naigaum Cross Road, Next to Royal Industrial Estate,
Wadala (W), Mumbai 400031.
Corporate Identity Number U66603MH2000PLC128300.

Corporate Identity Number (CIN): U66603MH2000PLC128300

IRDA Reg. No. 103. Insurance is the subject matter of solicitation.

RELIANCE

General Insurance

Reliance Householder's Package Policy

you'll always feel at home,
when you know it's secure



RG/MCOMMI-25/LL TV Ver. 1.5/270514

Welcome to Reliance General Insurance

For most of us, home is where our happiness is. It also provides us with an immense sense of safety and security. And yet it is ironic that most often people ignore insuring this important asset in their life against the potentially devastating impacts of contingencies like loss, damage or destruction due to fire, theft, accidents, etc.

Now, Reliance General Insurance Company Ltd. Brings to you its Householder's Package Policy to provide you with comprehensive home insurance cover, by combining various covers and benefits in a single customised package to suit your specific individuals needs. By taking this Policy, you will be not only protecting your home, but also secure your financial stability.

The Contingencies and the Cover

The policy provides risk cover against a wide range of contingencies which can threaten your building, your household possessions as well as your financial future, You have an opportunity to prepare your own 'packaged' Policy depending upon your specific needs, by selecting the risk covers from the various sections given below.

Fire & Allied Perils

It covers your building as well as the household goods, against losses arising out of fire, lightening, riots, strike, flood and earthquake, explosion/implosion, impact damage etc. Coverage for household goods against these risks is compulsory.

Burglary & House breaking

You can cover your household goods against burglary, housebreaking, theft and larceny. Damage to your house and/or safe due to burglary and/or housebreaking or any such attempt is also covered subject to maximum of 5% of the sum insured. The basis of valuation of sum insured in respect of sections – Fire & Allied Perils and Burglary & House breaking shall be on reinstatement or market value as opted by you.

All Risk (Jewellery and Valuables)

Your valuable assets like gold and silver jewellery,

precious metals/stones, can be covered against loss or damage due to accident or misfortune. This cover will be available to you whether these assets are kept at home or are being carried by you anywhere in India.

Domestic Electrical and Mechanical Appliances

You may cover all your domestic electrical and mechanical appliances, like fridge, oven, washing machine etc. in your house against mechanical and/or electrical breakdown. The sum insured will be equal to the current replacement value.

Domestic Electronic Appliances

This section provides an all risk cover for electronic equipment in your house like a personal computer (including accessories and printer). The valuation of the appliances for the purpose of sum insured will be on current replacement value.

Television Set

This section provides an all risk cover for the television set in your house. The section also provides for cover against third party property damage limited to Rs. 3000/- and third party personal injury limited to Rs. 25,000/-

Fixed Plate Glass

It covers loss or damage to fixed plate glass, frames or framework (including lettering, consequent upon breakage of glass) due to accidental breakage. The sum insured should be on reinstatement value basis.

Baggage

This covers loss of personal baggage belonging to you as well as your family members due to accident or misfortune during any journey undertaken in India, outside your city.

Pedal Cycle

The loss of or damage to your pedal cycle due to accident, fire & allied perils, burglary, housebreaking, theft and earthquake can be covered under this section.

Personal Accident

You don't have to go anywhere else or take another policy for your personal accident insurance. This policy can be tailored to provide for compensation towards accidental

death/disablement, covering you and your family members (aged from 5 to 70 years). On payment of an extra premium, it can also provide for reimbursement of actual medical expenses limited to 40% of the compensation payable under this section or 20% of the sum insured, whichever is less.

Subject to the Capital Sum Insure (CSI) being the maximum liability of the Company under this Section, the Company shall pay the sum or sums as set forth below:

Table of Benefits	Compensation payable (% of Capital Sum Insured)
1. Death	100%
2. Permanent Total Disablement (depending on the nature of disablement)	100% or 50%
3. Permanent Partial Disablement	Varying percentage as per table of benefits in the Policy
4. Temporary Total Disablement	1% of CSI per week, not exceeding Rs.5,000/- per week

Family package covering you and your family members residing permanently with you, will be offered on the following lines:

No.	Insured Person	Coverage
a.	Yourself (Insured) and your Spouse, if earning	CSI for each as per earning capacity
b.	Spouse (if not earning) /dependent parents	50% of the CSI or Rs.1 lakh, whichever is lower
c.	Dependant Children (between age of 5 & 25 yrs)	25% of the CSI or Rs.50,000 whichever is lower, per child

For b and c, benefits limited to table 1, 2 and 3. Family Package Cover will entitled you to a 10% discount on the premium

Legal Liability Towards Servants

The Policy can cover your legal liability to your domestic servants, including drivers and gardeners, under Fatal Accidents Act, 1855/Workmen's Compensation Act, 1923.

Legal Liability Towards Third Parties

Under this Policy, you can also cover your legal liability to pay compensation to third parties in accordance with Indian law.