



**The Oriental Insurance Company Limited**  
Head Office: Block - 4, Plate-A, Third Floor  
NBCC Office Complex, Kidwai Nagar East, New Delhi -110023  
CIN : IRDAN556P0006V01200708

## **SWEET HOME INSURANCE**

This policy is a miniature form of the existing Householders' Package Policy and has three distinct plans and each plan has five sections, with Section II and I on 'first loss basis'. The insured has been offered the option of not covering section I, which covers building against Fire and Allied perils including Earthquake. The rest of the four sections are compulsory and they cover contents against Fire & Allied perils and burglary, electrical and electronic gadgets against electrical/mechanical breakdown and Personal Accident cover on floater basis amongst insured and his/her spouse.

The star attraction of the policy is that the insured is not to file the details of the contents with the company except for the items for which coverage is sought under electrical/mechanical breakdown section.

This policy is available to any person, including property owned by foreign nationals, provided the property proposed for insurance is situated within the Indian territory. As regards the settlement of the claim, if any, the same shall be in Indian currency only.

### **HIGHLIGHTS OF THE POLICY**

#### **SECTION – I – BUILDING**

This section covers building against Fire & Allied perils including earthquake. It is not necessary that the proposer need be the owner to seek insurance coverage for the said building. Persons under lease/tenancy agreement can also seek coverage of the building under this section. Insured has the option to choose amongst Rs.4, 6 & 8 lakhs under Plan A, B, & C respectively.

#### **SECTION – II – CONTENTS (EXCLUDING JEWELLERY) AGAINST FIRE & ALLIED PERILS INCLUDING EARTHQUAKE ON FIRST LOSS BASIS.**

This section covers contents, which are kept and installed in the premises, as mentioned in the schedule, against fire and allied perils. The insured need not furnish a detailed list of the items for which insurance cover is sought. The maximum value of the individual item shall not exceed 10% of the sum selected under plan A, B & C. The maximum liability of the company in this section is Rs.1,2, and 3 lakhs under Plan A, B & C respectively.

### SECTION – III – CONTENTS(EXCLUDING JEWELLERY) AGAINST BURGLARY & HOUSEBREAKING

The sum insured and the limits of liability of the company this are same as section II. Under this section also the insured need not furnish the details of the items for which insurance is sought.

### SECTION – IV ELECTRICAL/MECHANICAL BREAKDOWN OF GADGETS.

Unlike section II & III the insured furnishes the details the electrical/electronic gadgets for which coverage is sought under this section. The details of such gadgets are called for in the single page proposal form itself. The limits of liability of the company under this sections is Rs.30000, Rs.50000 and Rs.70000 respectively. The value of the gadgets proposed for insurance under t his sections is part of the sum insured under section II & II.

### SECTION – V PERSONAL ACCIDENT COVER FOR INSURED AND SPOUSE

The policy offers coverage against accidental death, loss of limb(s) and permanent total disablement to the insured and his/her spouse on floater basis. Age limit under the section is 18-70 years . If either of them is above 70 years of age, the other would be insured under this section. In case both of them are more than 70 years of age , then this section would be deleted from the scope of the policy and the premium of this section would be reduced from the package.

Brief of schedule of benefits and premium to be charged is as under:-

Section	Cover	Value of the insurable property as declared by the proposer (In Rs.)		
		Plan A	Plan B	Plan C
<b>I</b> (Optional)	<b>Dwelling House against Fire and Allied Perils including earthquake (15% cushioning on S.I)</b>	400,000/-	600,000/-	800,000/-
<b>II</b> (On first loss basis)  100% basis	<b>Contents which are contained in the above mentioned dwelling (excluding jewellery)</b>  <b>Individual item limit 10% of S.I.</b>	1,00,000/-	2,00,000/-	3,00,000/-

<p><b>III</b></p> <p><b>(On first loss basis)</b></p> <p><b>100% basis</b></p>	<p><b>Burglary &amp; House breaking excluding theft and larceny for contents in the above dwelling (excluding jewellery)</b></p> <p><b>Individual item limit 10% of S.I.</b></p>	<p><b>1,00,000/-</b></p>	<p><b>2,00,000/-</b></p>	<p><b>3,00,000/-</b></p>
<p><b>IV</b></p> <p><b>Electrical/ Electronic gadgets</b></p>	<p><b>Machinery Breakdown section for items (not less than Rs. 1,000/-) described in the schedule and installed/lying in above dwelling. Excess 1% of S.I. or Min.Rs.250/- (Item less than Rs.1000/- not covered).</b></p>	<p><b>Upto 30,000/-</b></p>	<p><b>Upto 50,000/-</b></p>	<p><b>Upto 70,000/-</b></p>
<p><b>V</b></p> <p><b>Personal Accident</b></p>	<p><b>Personal Accident Insurance on floater basis amongst insured and spouse .Benefits Table I-A (Death, loss of limbs &amp; P.T.D) Age limit:18 to 70 years</b></p>	<p><b>2,00,000/-</b></p>	<p><b>2,00,000/-</b></p>	<p><b>2,00,000/-</b></p>

**Other highlights**

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**No short**

period policy.

- No alteration of sum insured.
- No reinstatement of sum insured in case of claim.
- Geographical limit within India including P.A.