**SWEET HOME INSURANCE**

**This policy is a miniature form of the existing Householders´ Package Policy and has three**

**distinct plans and each plans 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.**