



Home Insurance Policy



Comprehensive Plan



Simple Documentation



Home is where the heart is

Home is where the heart is. There are no truer words than these. Our entire life revolves around our home. Besides being an investment of our life's savings, home is also the place of our dreams. Alive with countless warm memories. **Samuel Johnson's words ring true here "To be happy at home is the ultimate result of all ambition"**. However, specified natural calamities and man-made dangers can threaten the security of your home. Painful as it can be we need to secure it and provide for re-creating it, in case of damage due to unforeseen circumstances. This is one of the reasons why you will appreciate Home Insurance Policy of ICICI Lombard. We endeavor to guarantee absolute peace of mind from all uncertainties in your day-to-day life with this unique policy. We are committed to being by your side in your time of need.

What does the policy cover?



The insurance for your home can be broadly divided into 2 parts :

- **Structure Cover** - This is for the structure of your home. The compensation under this cover will be paid to repair damages to the structure caused by specified natural and man-made calamities
- **Contents Cover** - This is for the possessions you have inside your home. If these are damaged or burgled, then the insurance covers the loss you incur for the same

You can take either one of these covers individually or opt for both to make sure you are covered comprehensively. The Home Insurance Policy of ICICI Lombard has a comprehensive range of covers to protect your home.

Fire and Special Perils (Structure and/or Contents)

Covers losses to the structure of the house and the contents due to any specified natural and man-made calamities. The calamities covered are:

- Fire • Malicious Damage • Explosion / Implosion • Earthquake • Lightning • Storm • Cyclone
- Tempest • Tornado • Hurricane • Floods • Strike • Riot • Impact Damage • Missile Testing Operations • Landslide • Inundation • Leakage from Sprinklers • Subsidence • Rockslide
- Aircraft Damage • Bursting and Overflowing of Water Tanks.

Burglary (Contents)

Covers the loss of contents due to burglary or an attempted burglary, and loss of jewellery, gold ornaments, silver articles and precious stones kept under lock and key.

Apart from the above covers, you can also opt for the following covers:




Additional expenses of rent ₹ 1,00,000 for alternative accommodation

This cover provides for additional expenses incurred for the payment of rent, in case you have to shift to an alternative accommodation due to the action of perils covered under this policy.

Terrorism (Structure and/or Contents)

It covers losses to the structure of the house and the contents due to acts of terrorism.

Exclusive Features

-  Comprehensive plan to cover your home from day to day risks
 -  Policy delivered at your doorstep
 -  Country wide service network
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Exclusions

Structure and Content Insurance :

- Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations
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- Loss or damage caused by the insured's and/or insured's domestic staff direct and/or indirect involvement in the actual or attempted burglary or theft
- Willful destruction of property
- Losses if your house has been unoccupied for more than 30 days without any notice to ICICI Lombard
- Cash, bullion, paintings, works of art antiques, mobiles and laptops
- Electrical/Mechanical breakdown

What do I do in case of a claim?

ICICI Lombard General Insurance Company Limited has an interactive website and a state-of-the-art, 24 X 7 call center to enable customers to stay in touch.

Lightning-Fast Claims



Inform the Call Center with the policy details



Authenticates the claim request



Surveyor onsite within 48 hours



Site report within 24 hours.
Interim report within 72 hours on returning from site



On account payment if needed



Insured submits documents (as mentioned in policy wordings)



Surveyor submits report to Company



Company process documents (within 7 days)*

**On completion of documentation*



On approval, payment sent to Insured

Respond to all claim related queries to insured within one working day.

Basis of Valuation of Property

Building / Structure of your Home

The structure of your home is covered on a 'Reinstatement Value' basis. This is the cost of rebuilding your home with a similar new construction. It does not cover the market value of your home as the land and the status value of the particular location also adds to this price. Only the cost of construction of the house is covered as land is indestructible.

Contents

The contents are covered on 'Market Value' basis, i.e. the cost of buying a similar item of the same age. This includes household appliances, personal effects and miscellaneous items. For jewellery and furniture, value is appropriately arrived at in consultation with a valuator.

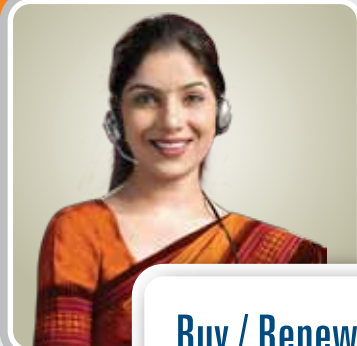
The ICICI Lombard Advantage

ICICI Lombard General Insurance Company Limited is a 74:26 joint venture between ICICI Bank Limited India's second largest bank and Fairfax Financial Holdings Limited - a US\$ 37 Billion diversified financial services corporate engaged in general insurance, reinsurance, insurance claims management and investment management. Lombard Canada Ltd., a group company of Fairfax Financial Holdings Limited, is one of Canada's oldest property and casualty insurers.

As an alliance, ICICI Lombard combines the forte of these two most trusted names in the financial sector. It leverages ICICI Bank's strong brand equity, extensive distribution network and sound technological infrastructure to serve customer needs. This joins forces with Lombard's domain knowledge, product innovation and business processes based on international best practices in the insurance business. To the Indian consumer this means the security of strong parentage with access to a range of customised and innovative insurance solutions that is supported by internationally benchmarked service levels.



Home is also the place of our dreams



Buy / Renew / Service / Claim related queries

🔗 Log on to www.icicilombard.com

☎ or Call **1800 2666**

✉ or Email at customersupport@icicilombard.com

Download IL Insure application from



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