
25 Years
ONE IL Team
CELEBRATING A LEGACY OF TRUST
ICICI Lombard
A REALM
OF YOUR OWN,
Preserved with Precision.



AN ABODE LIKE YOURS IS NO ORDINARY DWELLING.

It is where your story unfolds: in moments of celebration and traditions that endure across time. It is the seat of your legacy. The heart of everything you have built.

And such a realm deserves more than protection; it deserves a **guardian worthy of its stature.**



Presenting **Complete Home Protect Policy**

Superior Protection

Instant Policy Issuance

Streamlined Claim Process

It is thoughtfully crafted to safeguard not just your home, but the life, legacy and lineage it holds; ensuring your world remains undisturbed, today and for generations to come.

No two legacies are alike. And neither should their protection be.

Complete Home Protect Policy is designed for **high value residences**, where every possession carries high value.

WHAT SETS IT APART

Higher Limits:
Protection that rises beyond conventional boundaries.

Refined Contents Care:
Because what you own is not merely valuable, it is curated.

Effortless Experience:
A seamless journey, crafted with precision and discretion.



COMPREHENSIVE PROTECTION, WORTHY OF YOUR LEGACY



Elevated Property Value:

A higher Sum Insured, designed for residences of distinction, whether a villa, bungalow, duplex or luxury apartment.

Precious Valuables Covered:

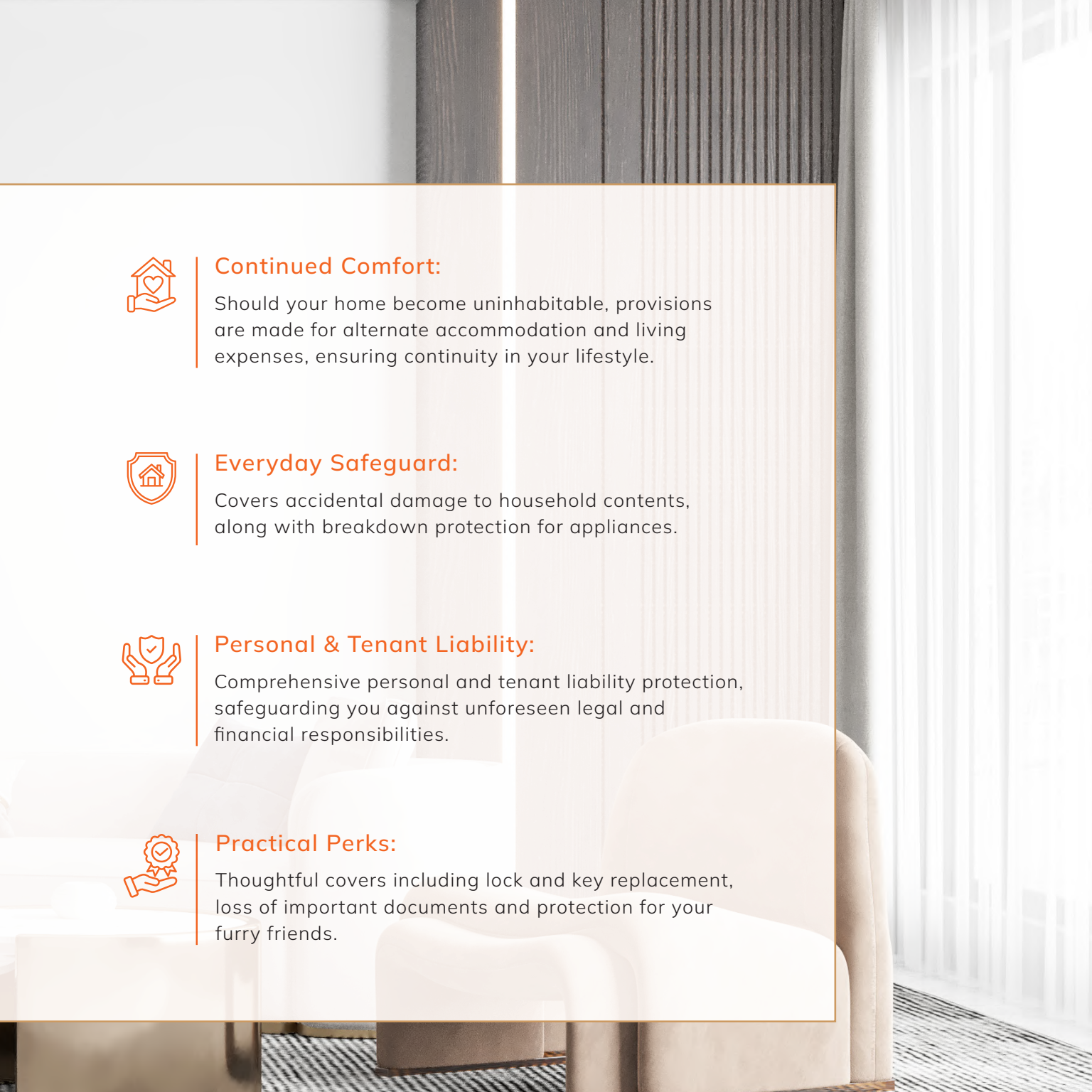
Superior protection for your treasured possessions, extending beyond typical market limits to safeguard what holds exceptional value.

Automatic Growth:

Your home's insured value automatically increases by 10% annually on long-term policies.

Secure & Valued:

High-value items are covered on an 'Agreed Value' basis, including protection against theft and while in transit, so their worth is never left to estimation.



Continued Comfort:

Should your home become uninhabitable, provisions are made for alternate accommodation and living expenses, ensuring continuity in your lifestyle.

Everyday Safeguard:

Covers accidental damage to household contents, along with breakdown protection for appliances.

Personal & Tenant Liability:

Comprehensive personal and tenant liability protection, safeguarding you against unforeseen legal and financial responsibilities.

Practical Perks:

Thoughtful covers including lock and key replacement, loss of important documents and protection for your furry friends.

YOUR HOME.
SECURED AT ITS FOUNDATION.

Extensive Coverage

Covers your home against a wide spectrum of

- **Natural Disasters:** Fire, Floods, Earthquakes, Storms, Volcanoes, Landslides
- **Accidental Damage:** Damage of household items, Burst pipes, Sprinkler leakage, Aircraft Impact
- **Man-made risks:** Riot, strike, Malicious damage, Missile Operations

Reinstatement Basis Coverage

Your home is restored to its original state based on the re-construction value of the property.

Underinsurance Wavier

Waives underinsurance conditions, so your claim value is not reduced due to valuation gaps.

Professional Expertise Included

- Includes **architect** and **surveyor fees** (Up to 5% of claim).
- **Clearance costs:** Debris removal included (up to 2% of claim).

PROTECTING WHAT MATTERS INSIDE

Content-First Protection

Designed to prioritise everything that makes your house a home, from essentials to high-value possessions.

Easy Declaration Options

Declare a total lump sum for all contents. Optionally, specify values for Furniture and Fixtures, Electricals/ Electronicsand other contents.

Special Care for High-Value Contents

Explicit protection for expensive items against accidental damage, burglary and breakdown.

Comprehensive Coverage for

All household items: Furniture, fixtures, fittings and appliances.
Against: fire, accidental damage, burglary, and 13 other specific perils.

New Acquisitions

Automatic protection for newly added contents post-policy purchase
(up to 10% of SI, max INR 25 Lakhs).

Replacement Value

Damaged items are replaced with new ones of similar quality, ensuring no compromise in value.



PROTECTION, THOUGHTFULLY EXTENDED

Add-ons*

Additional Living Expenses

Covers hotel stays, meals, medicines and even pet boarding if your home becomes uninhabitable. (up to 6 months).

Theft Cover for Valuables

Protects high-value items like jewellery and watches within your home.

(Individual items > INR 5 Lakhs or total > INR 25 Lakhs required, bills/invoices/valuation certificate required)

Valuables in Transit

Covers accidental loss of jewellery and fine art while travelling.

Liability Covers

Covers legal costs if someone is injured on your property or their property is damaged due to the homeowner's liability.





Mechanical & Electrical Breakdown

Protection against internal failure of domestic appliances and high-value electronics (<10 years old).

Pet Cover

Covers protection for your dogs and cats including veterinary expenses, theft, death, and liability.

Lock & Key Replacement

Covers locksmith charges in case of lost or stolen keys.

Lock-Out & Rental Car Reimbursement

Provides assistance including rental car reimbursement if access is restricted for >24 hours due to lost or stolen keys.

Loss of Documents

Covers the cost of replacing essential documents globally, including passports, licenses and property papers (up to 90 days).

GOING BEYOND ORDINARY CARE

Emergency Home Repair Assistance

Includes access to home assistance services such as electricians, plumbers and carpenters for eligible claims.

Comprehensive Pet Care Assistance

Access a range of pet care services, from at-home veterinary consultations to vaccinations, diagnostics and medicine delivery.

Locksmith Assistance

Quick access to professional locksmith services for lockouts involving doors and cupboards.

24×7 Doctor Teleconsultation

Connect with qualified doctors anytime for telephonic medical guidance when covered under the add-on.

Please Note:

- These can be availed basis service availability.
- Customer can reimburse or opt for cashless facility at the time of claims.

SMOOTH ONBOARDING

Effortless Process

A streamlined onboarding experience through a dedicated platform, even for high Sum Insured values.

Flexible Content Declaration

Simple options to insure Home Contents via lump sum option or provide a detailed breakdown for Electricals, Furniture and Miscellaneous items.

Premium Simplicity

A clear, straightforward process designed for ease without complexity.



SEAMLESS CLAIMS



Easy Intimation

Raise claims easily across multiple channels: **WhatsApp (“HI” ti RIA @7738282666), toll-free call (1800-2-666)**, website or email.



Prompt Support

Virtual Survey/ Surveyor will be appointed within 24 hours from claim intimation.



Clear Documentation

- Clear support on **required documents**, including **proof of loss**, **replacement quotes** or **FIR for theft**.
- For high-value items **(individual> INR 5 Lakhs or total > INR 25 Lakhs)** and **electronics**, simply have **receipts** or **valuation certificates** ready.



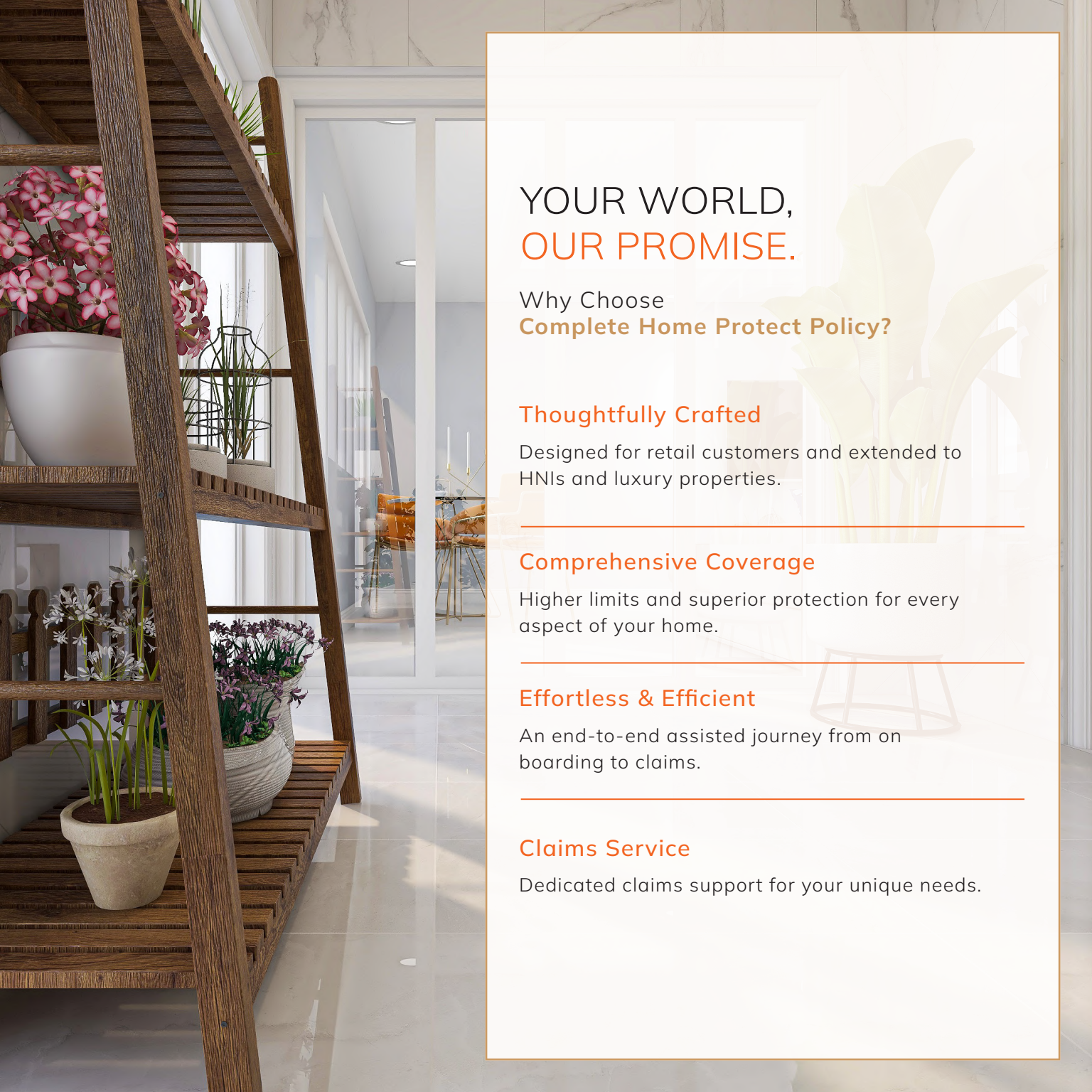
Simplified Payouts

Settlements directly to your account settlements directly to your account **(NEFT OR FT for i-bank customers)**



Efficient Resolution

Designed to support smoother resolution, especially for declared items at onboarding and smaller claims.



YOUR WORLD, OUR PROMISE.

Why Choose **Complete Home Protect Policy?**

Thoughtfully Crafted

Designed for retail customers and extended to HNIs and luxury properties.

Comprehensive Coverage

Higher limits and superior protection for every aspect of your home.

Effortless & Efficient

An end-to-end assisted journey from on boarding to claims.

Claims Service

Dedicated claims support for your unique needs.

Exclusions

- War, rebellion, or civil unrest - Loss and/or damages arising out of situations such as war, invasion, act of foreign enemy.
- Leakage/Seepage on wall - Any damages to your property due to leakage/seepage will not be covered unless caused by insured peril.
- Wilful Misconduct - Any case of wilfully done damage to your property is excluded from the scope of the policy.
- Rainfall - Any damages to your property due to rainfall will not be covered.
- Cash- Loss or damage of cash is not covered except for in Loss of cash whilst in transit cover.
- Old Contents- We understand that all your precious possessions hold emotional value but anything that's over 10 years old will not be covered.
- Damage caused intentionally.
- Nuclear or radiation-related damage.
- Pollution (unless caused by a covered event).
- Appliance fault without external cause.
- Missing items without proof.
- Items lost outside home (without add-on).
- Indirect losses (e.g., market value drop).
- Unauthorized home extensions.
- Claim preparation costs.

Terms and conditions

- Policy is subject to Reinstatement Value basis – Meaning; We cover reconstruction cost of your property.
- Policy is subject to Replacement Value for Contents- Meaning; We pay to replace damaged items with new ones of similar quality.
- Warranted that structure/building should be of RCC construction.
- Age of building should not be more than 50 years.
- Mysterious disappearance and unexplained losses are not covered.



*Add ons are subject to payment of additional premium.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 - 1) No person shall allow offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. 2) If any person shall fail to comply with sub regulation (1) above, he shall be liable to payment of fine which may extend to rupees ten lakhs. The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the sales brochure / policy wordings carefully before concluding a sale. ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd. ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025. Toll Free No. 1800 2666. Fax No 02261961323. IRDA Reg. No. 115. Complete Home Protect Policy, UIN: IRDAN115RP0013V02202122 Website: www.icicilombard.com. Email: customersupport@icicilombard.com. ADV/27985