



# Complete Home Protect

Your home, your memories-protected with confidence. A simple guide to help you understand what's covered & what's not covered.

## What's Covered

Coverage Type	What It Means	Example
Home Building	Covers your home's structure: walls, roof, kitchen, bathroom fittings, etc. and the content built-in.	Fire damages your kitchen-we pay to rebuild it.
Home Contents	Covers movable items: furniture, appliances, Kitchenware, electronics, etc.	TV damaged in fire-we pay to replace it.

## What Your Home Is Protected Against

Covered Events	
Fire, Lighting, Explosion/Implosion	Riot, strike, or malicious damage
Earthquake, volcanic eruption, or other convulsions	Aircraft or vehicle impact
Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide
Leakage from automatic sprinkler installations.	Bursting or overflowing of water tanks, apparatus & pipes
Bush fire, Forest fire, Jungle fire	Missile testing operations, Acts of terrorism
Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	
Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.	

## Included Benefits (at no extra cost)

- ✓ If the policy period is more than one year, 10% automatic increase in building cover every year
- ✓ Architect & surveyor fees (up to 5% of claim)
- ✓ Debris removal (up to 2% of claim)

## What we pay you

Type	How It Works	Example
Building	We pay to rebuild or repair your home to its original condition	Kitchen damaged-we pay to rebuild as new.
Contents	We pay to replace damaged items with new ones of similar quality	TV damaged-we pay to replace with similar model.
Valuable content	We pay to replace the valuable based on the declared agreed value & the invoices/receipts on the item.	A diamond ring worth ₹1.5 Lakh is stolen-we reimburse based on your declared value and submitted bill.

## Contact Details



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Mobile App:  
IL TakeCare App, or WhatsApp: Send "Hi" to RIA @7738282666

Tip: For theft or lost documents, file a police FIR within 24 hours and keep a copy.

## What's Not Covered

Not Covered If...	Example
Damage caused intentionally	You or someone damages property on purpose
War, rebellion, or civil unrest	Damage during riots or war-like events
Nuclear or radiation-related damage	Loss due to radiation or nuclear activity
Pollution (unless caused by a covered event)	Gradual pollution not covered
Appliance fault without external cause	Short-circuit damages only that device
Missing items without proof	Item disappears without theft evidence
Items lost outside home (without add-on)	Jewellery lost outside home-not covered
Indirect losses (e.g., market value drop)	Value drop after repair-not covered
Unauthorized home extensions	Extra area not declared-not covered
Claim preparation costs	Legal or admin costs not covered

## Optional Add-On Covers

Add-On Cover	What It covers	Scenario
Mechanical/Electrical Breakdown	Covers internal failure of non-portable appliances.	Covers internal failure of non-portable appliances.
Valuables on agreed value basis Cover	Covers declared jewelry & precious items against fire and allied perils	Necklace damaged in fire-we pay for repair
Cover for specified Articles (Valuable in Transit)	Covers loss due to an accident to the items like jewelry/ fine Arts whilst in transit and in personal custody.	Gold necklace broke at a wedding accidentally-we pay the repair cost.
Theft of Valuables	Covers stolen valuables at home premises	Declared Jewelry stolen-covered.
Additional Living Expenses	Covers emergency needs like clothes, toiletries, pet boarding.	Fire forces you out-cost of essentials covered.
Content-all-Risk	Covers accidental damage or burglary of household items	TV gets damaged accidentally-we pay for the repair.
Break-in (Burglary)	Covers the losses and damages to the content incurred due to burglary	Forced entry into premises resulting in theft of TV, we got it covered.
Personal Accident	Covers death and Permanent disablement of the insured and/or spouse due to an insured peril - with a fixed sum insured of ₹5 Lacs per person	A Fire breaks in the premises resulting in the insured's death-we will reimburse for 5 lacs
Personal Liability	Covers legal costs if someone is injured on your property or their property is damaged because of you.	A delivery man slips on your wet floor & gets injured-you're held liable, the policy covers legal and compensation costs
Loss of Rent	Covers rent lost while home is under repair	Tenant leaves after fire-rent reimbursed.
Pet Cover	Covers vet bills, theft, death and liability for your pet	Dog injured-vet bills covered.
Rent for Alternate Accommodation	Pays rent for temporary housing during repairs	You rent a flat-we cover the additional rent incurred.
Garden Cover	Covers damage to plants, lawn, garden furniture	Storm damages garden-covered.
Lock & Key Replacement	Covers locksmith charges if keys are lost or stolen	Lost keys-we pay for new locks.
Loss of Documents	Covers cost to reproduce passport, license, property papers	Passport lost in fire-cost reimbursed.
Fixed Glass & Sanitary Fittings	Covers accidental damage to mirrors, sinks, etc.	Mirror breaks accidentally-we replace
Loss of Contents in Transit	Covers damage while shifting homes (up to 3 moves)	Sofa damaged during move-covered.
Baggage in Transit	Covers declared items in luggage during travel	Luggage damaged while shifting-covered.

## Things You Should Know

- ✔ Declare valuables above ₹1 Lakh with itemized list.
- ✔ Share movement details for items in transit.
- ✔ FIR is mandatory for theft, burglary or lost documents.



Ask the IL Home Bot



FAQs



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