



The advertisement features a central image of a hand holding a small, colorful house. The background is a gradient from orange to red. The text is white and yellow. At the top left is the website 'icicilombard.com'. At the top right are two checkmarks followed by 'Instant Policy' and 'No Paperwork'. The main headline reads 'Safeguard your Home' and 'Stay prepared'. Below this is a yellow button with the text 'CLICK HERE TO BUY ONLINE >'.

Home Insurance

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, natural calamities & 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 ICICI Lombard's Home Insurance Policy.

We endeavour 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.

Key Benefits:

- Digitally signed policy is available 24x7 online, customer can take prints instantly. The hard copy of the policy is couriered the same day (or next day if customer buys after 6 PM) and will reach him/her within 2-3 working days.
- Avail 15% discount on a 3 years home insurance policy and 25% discount on 5 years policy.
- Optional covers available - Terrorism and additional expenses of rent for alternative accommodation.

What Does The Policy Cover?

The Policy coverage can be divided into two 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 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 ICICI Lombard Home Insurance Policy has a comprehensive range of covers to protect your home. They are as follows:

Fire and Special Perils(Structure and/or Contents)

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

- Fire
- Lightning
- Aircraft Damage
- Impact Damage
- Explosion / Implosion
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Riot, strike ,malicious and Terrorism damage
- Subsidence and Landslide including Rockslide
- Bursting and/or overflowing of water tanks, apparatus and pipes
- Missile testing operations
- Leakage from automatic sprinkler installations
- Bush fire
- Earthquake

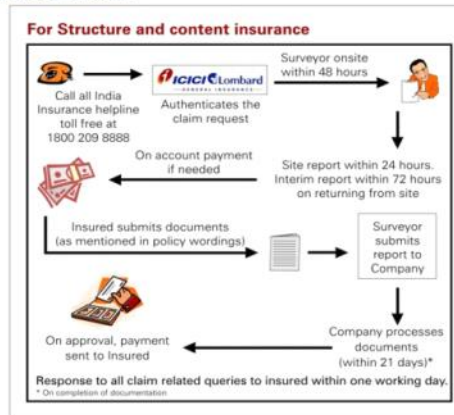
Burglary and theft(Contents)

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

Exclusive Features :

- Cover of up to 10 years for structure and up to 5 years for contents
- Discounts of up to 50% available on long term covers
- Comprehensive plan to cover your home and day to day risks
- Country wide service network
- Satellite imaging used for risk assessment and claims service

What Do I Do In Case of A Claim?



Countrywide Service Network

ICICI Lombard GIC Ltd. has tied up with Cunningham Lindsey for external loss assessment support.

Cunningham Lindsey is the second largest loss adjustor in the world and the first licensed international survey firm in India. They bring on board world-class service standards, and a network of qualified and experienced surveyors. The strength of a general insurance company is identified with its physical presence. ICICI Lombard GIC Ltd surpasses all private players in sheer presence of its own offices and its external loss assessors Cunningham Lindsey.

- Currently located in 68 locations across the country
- External loss assessors in 80 locations
- Over 300 relationship managers
- About 1000 insurance advisors

The Company has an interactive website and a state-of-the-art, 24x7 call center to enable customers to stay in touch.

The Technology Edge

We have built a system using the Geographic Information System (GIS) tool. This help us to track the earthquake zones of the country and helps us track the numbers and spread of earthquakes that have happened in a certain area. The real-time information help us to build our preparedness in handling calamities and conduct 'what-if' assessments. Is also helps us to mobilize resources and help surveyors by leveraging the location details of your home. This will make sure that help reaches you when you need it the most.

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.

Need for Policy :

- Protect your single largest investment against losses due to natural or man-made calamities like fire, floods, burglary, earthquake
- Cover your household contents including furniture, durables, clothes, utensils, jewellery, at market value to accommodate inflation

What is not covered in the policy?

- Willful destruction of property
- Loss, damages and destruction caused by war perils, wear and tear etc.
- Losses if your house has been unoccupied for more than 30 days
- Cash, bullion, paintings, works of art and antiques

[CLICK HERE TO BUY ONLINE](#)

Get your Health, Motor, Travel, Home Insurance online on

icicilombard.com

Instant Policy

No Paperwork



You can also Buy/Renew your Insurance through our
Toll Free No. 1800 2666

NRI customers can call us on: +91-22-66723800 (Chargeable)

Disclaimer: The mailer contains only an indication of the cover offered. For complete details on coverage, terms, conditions and exclusions, please read the policy document before concluding a sale.

Mailing Address: ICICI Lombard General Insurance Co. Ltd. 401-402, Interface Bldg; No.11,Link Road, Malad (West), Mumbai-64.

Please do not reply to this email id (except to unsubscribe).
To unsubscribe : Reply with the word 'unsubscribe' in the message text

Disclaimer | Terms and Conditions

* ICICI Lombard General Insurance Company Limited. Insurance is the subject matter of the solicitations. IRDA Reg. No.115Misc.13

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