



Kotak Home Secure



Salient Features

- Ⓜ A simplified product designed for individual home owners.
- Ⓜ This product covers loss or damage to home structure and its contents against - Standard Fire & Special Perils, Earthquake, Burglary & Theft.
- Ⓜ Long term cover of 5 years for home structure and its content.
- Ⓜ Option to extend cover for home structure up to additional period of 5 years.
- Ⓜ Additional cover of rent for alternate accommodation.



Cover Details

Ⓜ Standard Fire and Special Perils – Home Structure and its Contents

Fire	Lightning
Explosion / Implosion	Aircraft Damage
Riots, Strike and malicious damage	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)
Impact damage	Subsidence and Landslide including Rock slide
Bursting and/or overflowing of water tanks, apparatus and Pipes	Missile Testing Operation
Leakage from automatic sprinkler installations	Bush Fire



Ⓜ Earthquake (Fire and Shock)

Covers loss or damage due to earthquake.



Additional Cover

Additional Rent for Alternate Accommodation

This cover provides security in the form of rent for alternate accommodation in case the premises occupied by the insured person is destroyed or damaged by any of the above peril or events and becomes unfit for occupation. The benefit under this cover is limited to a maximum of 10% of Home (Structure) Sum Insured for an indemnity period of 12 months.



Burglary and Theft

This section provides cover against damage from Burglary or Housebreaking (theft following upon an actual forcible and violent entry of or exit from the premises by the person or persons committing theft) or hold up.