



IFFCO Tokio launches Home Insurance Policy for both Home Owners and Tenants

Gurugram, 7th May 2025: Leading general insurer IFFCO-Tokio today announced launch of ‘**Comprehensive Home Protector**’, a home insurance product that covers the risk of loss/damage of physical assets, interests, liabilities of the Insured and their family making no insurance gap.

Designed as per guidelines of **Insurance Regulatory and Development Authority of India (IRDAI)**, the insurance product comes with de-bundled fire coverage and insured can choose ‘Basic Fire Cover’, besides opting for other natural and human-made disasters/sections as additional coverage, such as earthquake, storm, cyclone typhoon, tempest, hurricane, tornado, tsunami, floods, inundation, lightening, landslide, and act of terrorism, riots, strikes, malicious damage bush fire, forest fire, damage resulting from action of civic authorities etc.

This policy also comes with coverage of personal money/ important documents and cards lost under certain circumstances outside insured’s home. While the policy has provision to return the lost money, it also pays for cost incurred in reproducing the lost/damaged documents and items like share & stock certificates, deposit receipts, insurance policy, title deeds, manuscripts, passport, driving license, credit card and personal records and certificates.

One of most significant aspects of IFFCO Tokio’s Home Insurance Policy is coverage of damages to contents when you change homes from one geographic location to another. This feature also includes damages due to fire, lightening, breakage of bridges, overturning of carrying vehicle, derailment or accident and robbery & dacoity.

Loss of jewellery & other valuable items, damages to fine arts, fixed glass and sanitary fittings, breakdown of domestic appliances, portable electronic devices, bicycles, accidental death or disablement of insured and loan payment protection in case of death or disablement, personal liability insurance are some of the standout features of policy.

The policy also takes care of tenant’s liability towards home owner against damages to building, contents given by owners/landlord, electrical installations, over and under ground tanks, fixed glass/sanitary fittings and other fixtures, fittings and interior decorations.

As part of its launch bonanza, company is giving flat 10% early bird discount on policy premium to those who buy the policy directly from IFFCO Tokio.

Commenting on the launch of this exciting product, **Ms.Niharika Singh, Executive Director, Marketing, IFFCO Tokio General Insurance said**, *“Launch of Comprehensive Home Protector marks a significant milestone in the journey of IFFCO-Tokio. We have included as many as risks as one can possibly face at home or during shifting of home. Further, we have designed it in such a way that customer is free to choose the risks and pay the premium only against coverage for those probably exposed risks. Through this policy, we want to make sure that the policy holder buys not just the policy, but the peace of mind.”*

About IFFCO Tokio General Insurance Company Limited:-

IFFCO-Tokio General Insurance Company Limited is a 51:49 joint venture between Indian Farmers Fertilizer Co-operative (IFFCO), one of the world’s largest fertilizer manufacturers that is wholly owned by Indian Cooperatives, and Tokio Marine Group – one of the world’s largest insurance companies based in Japan.

IFFCO Tokio General Insurance offers retail products like motor, health, travel, home and personal accident insurance and corporate insurance products like property, marine and liability insurance through its wide distribution network of agents, banks, brokers and its website – www.iffcotokio.co.in