



ALL IN ONE HOME PROTECTOR POLICY

UIN: IRDAN106RP0064V03201819

PROSPECTUS/ SALES LITERATURE

IFFCO-Tokio General Insurance has come up with its new “All in One Home Protector Policy” product for Home Owners and Tenants. The aim of this product is to cover the risk of loss/ damage to physical assets, interests, liabilities of the Insured and those of their family leaving no insurance gaps.

All in One Home Protector Policy

SCOPE OF COVER

The Product provides coverage under 12 sections out of which minimum 3 sections have to be opted. Only Section 1 (Part A and/ or Part B) is compulsory.

| Section | Sub-Section | Section name |
|----------------------------|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 1 | Fire and Allied Perils | |
| | PART A | Contents |
| | PART B | Buildings |
| | Inbuilt Covers | |
| | 1 | Professional Fees (Payment of Architect's, Surveyor's and Consulting Engineer's fees) |
| | 2 | Debris Removal |
| | 3 | Theft within 7 days from the occurrence of any of the above events |
| | 4 | Additional Rent/ Loss of Rent |
| | Optional Covers | |
| | 1 | Cover for Valuable Contents on Agreed Value Basis |
| | 2 | Personal Accident Cover |
| | 2 | Burglary & Housebreaking Including Larceny or Theft and Other Perils |
| Additional Benefits | | |
| 1 | | Search And Find |
| 2 | | Accidental Damage To Underground Pipes /Cables/Services |
| 3 | | Change Of Residence |
| 4 | | Replacement Of Locks |
| 5 | | Cost Of Removal Of Trees, Electric/Telegraph Poles, Pylons, Lamp Posts |
| 6 | | Contents Temporarily Removed |
| 7 | | Wedding Benefits |
| Extensions | | |
| 1 | | Escalation Clause |
| 2 | | Pet |
| 3 | | Trees and Plants |
| 4 | | Money |
| 5 | | Documents and Cards |
| 3 | All Risk | |
| | PART A | Jewellery and Other Valuables |
| | Extensions | |
| | 1 | Escalation Clause |
| 4 | PART B | Fine Arts |
| | Fixed Glass and Sanitary Fittings | |
| 5 | Electronic Equipment | |
| 6 | Home Entertainment Equipment; Portable Computer/Mobile Phones/Tablets/ Mobile Audio Devices; and Pedal Cycle | |
| | PART A | Home Entertainment Equipment |
| | PART B | Portable Computer/Mobile Phones/Tablets/ Mobile Audio Devices |
| | PART C | Pedal Cycle |
| 7 | Breakdown of Domestic Appliances | |

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|----|----------------------------------|-----------------------------------------------|
| | Personal Accident | |
| | Additional Benefits | |
| | 1 | Transportation cost for carriage of dead body |
| | 2 | Cost of clothing |
| | 3 | Ambulance charges |
| | 4 | Education Fund |
| | 5 | Loss of Employment |
| | 6 | Rehabilitation and Modification Allowance |
| | 7 | Injury Allowance due to Foreign object |
| 8 | Extensions | |
| | 1 | Medical Benefit |
| 9 | Loan Payment Protection | |
| 10 | Baggage | |
| | Liability Insurance | |
| | PART A | Public liability and Personal Liability |
| | PART B | Employees Compensation |
| 11 | PART C | Tenant's Liability |
| 12 | Increased Living Expenses | |

- Section 1 (Part A and/ or Part B) is compulsory.
- Apart from the basic covers, many of the Sections contain Additional Benefits and Extension/ Optional covers. While Additional Benefits represents free coverage for which no additional premium is required to be paid, Extension/ Optional covers may be opted for by the insured on payment of necessary additional premium.

POLICY TERM

Policy term for this policy shall be 12 (twelve) calendar months.

WARRANTIES

It is warranted:-

1. That IFFCO-Tokio's liability in respect of any item specified in the Schedule including any additional costs and expenses payable in connection with that item (unless specifically expressed as being payable in addition to the Sum Insured) shall not exceed the Sum Insured set against such item or in the whole the total Sum Insured or such other sum(s) as may be substituted for it by Endorsement signed by on IFFCO-Tokio's behalf.
2. That whenever Insured Home is left Unoccupied, all doors and windows shall be properly secured and all keys for main doors of Insured Home shall be either removed from there or handed over to Insured's authorized person (including security guard). It is provided that breach of this Warranty shall not be a bar to any claim for loss or damage caused other than by theft, burglary etc.

GENERAL EXCLUSIONS

IFFCO-Tokio will not be liable for:

1. WAR RISK

Damage as a consequence of War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.

2. **CONFISCATION**
Any damage due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.
3. **WILLFUL ACT OR GROSS NEGLIGENCE**
Damage caused by Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance
4. **NUCLEAR RISK**
Any damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
5. **TERRORISM**
Any damage due to an act of Terrorism will be excluded unless specifically mentioned in the Policy Schedule or Policy Wordings.
6. **WEAR AND TEAR**
Damage caused by wear and tear, depreciation and/or gradual deterioration.
7. **CONSEQUENTIAL LOSS**
Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement. However this exclusion will not apply to Section 12 (Increased Living Expenses). The exclusion with respect to the reduction in Market Value shall not apply in case of Section 3B – All Risk - Fine Arts or in any other Section as agreed by IFFCO-Tokio.
8. **EXISTING DAMAGE**
Any damage, injury, accident, disease or illness occurring before cover commences under the Policy.
9. **MATCHING OF ITEMS**
The cost of repair or replacement of any undamaged or unbroken items or part of item forming part of a set, suits or other article of uniform nature, colour or design (including area of carpet) when damage or breakage occurs within a clearly identifiable area or to a specific part and replacement cannot be matched.

SECTION 1 - FIRE AND ALLIED PERILS

PART A - CONTENTS

Items covered include Furniture, fixtures and fittings including tenant's interior decorations, crockery, cutlery, kitchenware, television, audio and video equipments including satellite and digital receivers, electronic equipments such as computer, electrical and mechanical appliances, Telephone, Gas and Electric installations, other household goods and personal effects including toys, books, cassettes and compact discs, luggage items, clothing, household linen, etc.

PART B - BUILDING

This will include the residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place which should not be of kutcha construction. It will also include fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings, garage, domestic out-houses used for residence, parking spaces or areas, if any compound walls, fences, gates, retaining walls and internal roads, verandah or porch, septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover.

COVER

Below mentioned perils will be covered under this section –

1. Fire
2. Explosion or Implosion
3. Lightning
4. Earthquake, volcanic eruption, or other convulsions of nature
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
6. Subsidence of the land on which Your Home Building stands, Landslide, Rockslide
7. Bush fire, Forest fire, Jungle fire
8. 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.)
9. Missile testing operations
10. Riot, Strikes, Malicious Damages
11. Acts of terrorism (Coverage as per Terrorism Clause mentioned in Clause E of General Conditions)
12. Bursting or overflowing of water tanks, apparatus and pipes.
13. Leakage from automatic sprinkler installations.
14. Theft within 7 (seven)days from the occurrence of and proximately caused by any of the above Insured Events.

Home Building Cover

We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **above**. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris. Further, We pay for Loss of rent and Rent for Alternative Accommodation while Your Home Building is not fit for living following loss or damage due to an insured event.

If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.

Home Contents Cover

We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed above. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.

If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,

- i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
- ii. pay You the cost of replacing that item with a same or similar item, or
- iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.

Optional Covers:**a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):**

For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us. However, We shall waive the requirement of valuation certificate if the Sum Insured opted for is up to ₹ 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).

b. Personal Accident Cover:

In the event an insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of either You or Your spouse, We will pay compensation of ₹ 5,00,000 (Rupees Five Lakh) per person.

In the event of the unfortunate death of the insured, the Personal Accident cover shall continue for the spouse until expiry of the policy.

SECTION 2 - BURGLARY & HOUSEBREAKING INCLUDING LARCENY OR THEFT AND OTHER PERILS

PROPERTY INSURED - It shall mean the same properties described under Part A (Contents) and Part B (Building) under Section 1 (Fire and Allied Perils).

COVER

In the event of Loss/Damage directly caused by insured perils listed below, IFFCO-Tokio will indemnify the Insured against such Loss/ Damage to the property insured or place of stay of children.

1. Theft or attempted theft including larceny by domestic servant and other persons having authorized access to the premises, theft or attempted theft involving violent and forcible entry into or exit from the insured premises, robbery and dacoity.
2. Impact damage by falling trees, telegraph/electric poles, pylons or lamppost or any part of them.
3. Breakage, collapse and/or falling of television or radio aerials, external satellite dishes, aerial fittings and masts.
4. Loss/ Damage resulting from action of civic authorities in attempting to prevent the spread of a fire.
5. Accidental Damage

SPECIAL PROVISIONS**1. CLAIM SETTLEMENT**

In the event of damage to property Insured Part A (Contents) and Part B (Buildings), We will indemnify You by payment or at Our option by repair, replacement or reinstatement.

In case of reinstatement or replacement, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner subject to limits of Sum Insured. If We so elect to replace or reinstate any property, You shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require and no acts done or caused to be done by Us with a view to reinstatement or replacement shall be deemed as an election by Us to reinstate or replace.

If in any case We are unable to reinstate or repair the property hereby Insured because of any regulation(s) in force affecting the alignment of streets or the construction of building or otherwise, We shall in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property, if the same could lawfully be reinstated to its former condition.

2. BASIS OF CLAIM SETTLEMENT

PART A CONTENTS

Pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

It is provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of damage or within such period as We may allow.

However, in case such cost has not been incurred in respect of any item, We will pay amount of damage less due allowance for wear and tear and depreciation.

PART B BUILDINGS

Pay the full cost of repair or reinstatement on the same site or upon another site in any manner suitable to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

It is provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of damage or within such period as We may allow.

In case the reinstatement is not carried out or the cost has not been incurred, then We will pay the amount of damage less due allowance for wear and tear and depreciation.

However, if the reinstatement is not carried out for the reasons beyond Your control and You opt to abandon the damaged property to Us including all the rights with respect to ownership of the property, then We will pay you the realizable market value on the basis of amount mentioned in the valuation report of a Government approved valuer based on authentic sources or the Sum Insured mentioned in the policy, whichever is lower, provided that the indemnity is not sacrificed.

ADDITIONAL BENEFITS

SEARCH AND FIND - We will pay for exploratory and repair costs reasonably incurred in locating the source of water damage and repairing the same in connection with Insured Peril No. 10 (Bursting and overflowing of water tank, apparatus and pipes) of Section 1 of this Policy.

ACCIDENTAL DAMAGE TO UNDERGROUND PIPES /CABLES/SERVICES - We will pay for accidental Damage to any underground pipes, cables and services (including underground sewerage tanks and drain inspection covers) in respect of Insured Home for which repairs have to be statutory carried out.

CHANGE OF RESIDENCE - The coverage provided under Section 1 (Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) of this Policy will apply concurrently to any new Home of the Insured which is going to be his/her new substituted residence within India as well as to his/her current Home for a period of 15 (fifteen) days from the date the Insured starts moving from current Home or actual duration of shifting/moving, whichever is earlier.

We will indemnify for Damage to Insured's Contents by Fire, lightning, strike, riot and civil commotion and malicious damage, Collision of vehicle / over-turning of vehicle, derailment and accidents, Breakages of bridges, Robbery and dacoity while they are in course of removal including loading, unloading and transit from current Home to new Home within a distance of 50 Kms from the municipal limit of the city.

REPLACEMENT OF LOCKS - If the locking system of external doors to Insured Home &/or domestic safe and almirah fitted in the Home are Damaged following use of keys by force and violence, We will pay for the locking mechanism to be replaced in any one Policy Period.

COST OF REMOVAL OF TREES, ELECTRIC/TELEGRAPH POLES, PYLONS, LAMP POSTS - We will pay for removal of fallen trees, telegraph/electric poles, pylons, lamp posts for all claims during any one Policy Period provided that We are liable for Damage under Item (3) of the coverage under this Section.

CONTENTS TEMPORARILY REMOVED - The Policy covers the damage to insured contents by any insured peril while they are temporarily removed, including transit as accompanied baggage, from Insured's Home or from place of stay of Insured's children to any place within India being used as temporary residence during the period the Home is unoccupied, but subject to a maximum of 120 (one hundred and twenty) days. Maximum 3 (Three) temporary locations stand covered at any point of time during the policy period.

WEDDING BENEFITS - The Sum Insured on each item of the insured contents at his/her home will automatically be increased by 15% (fifteen percent) during fifteen (fifteen) days each before and after the wedding day of either Insured or his/her Family member residing in the Home provided that such period falls within the Policy Period.

EXTENSIONS

ESCALATION CLAUSE - The Sum Insured under both Contents (Part A) and Building (Part B) shall increase each day during the Policy Period by an amount representing 1/365th of the specified percentage which is opted by the Insured for the entire year. This specified percentage could range from 5% (five percent) to 25% (twenty five percent) of the original Sum Insured chosen for the property insured.

PET - Veterinary expenses if insured's pet is injured as a result of a road traffic accident, robbery, dacoity or terrorism or Death of insured's pet if it dies as a result of robbery, dacoity or terrorism in insured Home or as a result of a road traffic accident within 30 days of the accident will be covered in the policy.

TREES AND PLANTS - If any tree or plant located within the boundary of insured Home or for which Insured is responsible is Damaged due to any insured peril covered under Section 1(Fire and Allied Perils) and/or Section 2 (Burglary, Housebreaking and Other Perils), then We will pay for its Market Value.

MONEY - If the personal money belonging to Insured or his/ her Family is lost outside the Home due to theft or attempted theft with force, snatching, robbery, dacoity or hold-up whilst such money is being carried by Insured, his/her family or children and such money in all the time is with Insured, his/ her family or children

and not left behind in any vehicle, place unless such vehicle/place is locked and properly fastened, then We will pay the losses upto the limit specified in the policy.

DOCUMENTS AND CARDS - If any of the under mentioned Insured Items belonging to insured or his/ her Family is Damaged due to an accident or misfortune, We will pay for replacement of such Damaged items.

1. Share and stock certificates, deposit receipts.
2. Insurance Policy.
3. Title deeds, plans and manuscripts.
4. Passport.
5. Driving License.
6. Credit card including bank or cash cards or any other financial transaction card.
7. Other personal records and certificates.

SECTION 3 - ALL RISK

PART A – JEWELLERY AND VALUABLES

Items covered - Jewellery and valuables including costume jewellery, articles of gold, silver, platinum, other precious metals/stones, watches, clocks, furs, lamps, chandeliers, hand bags, photographic equipments including video cameras and other cameras, binoculars, telescopes, microscopes, Musical instruments and Sporting equipments & accessories.

PART B – FINE ARTS

Items covered - Fine arts including paintings, artefacts, etchings, statuary, antiques and other bona fide works of art with historical value or artistic merit.

COVER

If any of the property insured as detailed below belonging to insured or his/ her Family is Lost or Damaged due to accident or misfortune or any Act of Terrorism anywhere in the world, We will pay for the Loss or Damage or if We chose effect repair or replacement of the property.

EXTENSIONS

ESCALATION CLAUSE - In respect of property insured under Part A (Jewellery and Valuables), the Sum Insured for each item shall increase each day by an amount representing $1/365^{\text{th}}$ day of the specified percentage increase per annum. The specified percentage can range from 5% to 25% of the original Sum Insured chosen for each item of the property covered.

SECTION 4 - FIXED GLASS AND SANITARY FITTINGS

ITEMS COVERED - Fixed Glass and Sanitary Fittings in insured Home.

COVER

We will pay for the cost of repair or replacement in the event of accidental breakage of glass and sanitary fittings. Act of Terrorism stands covered.

SECTION 5 - ELECTRONIC EQUIPMENT INSURANCE

ITEMS COVERED - Electronic Equipment installation including computer, fax machine or any other electronic item including accessories and/or data carrying material.

COVER

If the Electronic Equipment installation belonging to insured or his/ her Family or for which insured or his/ her Family is/are responsible is Damaged whilst contained in insured Home or at place(s) of stay of Insured's children by any cause other than those excluded, We will pay for the -

1. Cost of dismantling and re-erection for purpose of repairs.
2. Ordinary freight to and from repair shop.
3. Custom duties and other dues
4. Cost of repairs and replacement.

Act of Terrorism also stands covered.

SECTION 6 - HOME ENTERTAINMENT EQUIPMENT, PORTABLE COMPUTER, MOBILE AND PEDAL CYCLE

PART A- HOME ENTERTAINMENT EQUIPMENT

Television sets and accessories, cable/satellite/digital receivers, audio and video equipments including DTH equipment, set top box, dish antenna, etc.

COVER

Home Entertainment Equipment – Coverages will be same as under Section 5 - Electronic Equipment Insurance

PART B- PORTABLE COMPUTER, MOBILE PHONES AND ELECTRONIC DIARY

Portable Computer, Mobile Phone and Electronic Diary.

COVER

Portable computer, mobile phones and electronic diary – coverages will be same as under Section 5 - Electronic Equipment Insurance

PART C- PEDAL CYCLE

Pedal cycle including accessories fixed permanently to them.

COVER

In the event of Loss/ Damage to pedal cycle including accessories fixed permanently to them due to accident or misfortune or any Act of Terrorism, We will pay the cost of repair or replacement

We will also pay all sums which insured shall become legal liability to pay to third party for property damage and for death or bodily injury to any third party in any one Policy Period.

SECTION 7 - BREAKDOWN OF DOMESTIC APPLIANCES

ITEMS COVERED - Domestic appliances.

COVER

If the domestic (electrical/mechanical) appliance, apparatus or gadget upto 7 years in age belonging to insured or his/ her family is Damaged whilst in insured Home due to electrical or mechanical breakdown, then We will pay for the Damage or if We choose, effect its repair or replacement.

SECTION 8 – PERSONAL ACCIDENT

WHO CAN BE COVERED – Insured, his/ her family and domestic employee.

COVER

If following Bodily injury which solely and directly causes Insured Person's death or disablement within 12 months of injury, claim will be payable as stated in Table of Benefits.

Terrorism is covered under this section.

EXTENSION

MEDICAL BENEFIT - Medical expenses necessarily incurred and expended in connection with any Accident as specified in the Table of Benefit, for which claim made by Insured and admitted by Us will be covered.

SECTION 9 – LOAN PAYMENT PROTECTION

WHO CAN BE COVERED - People who take various kinds of loans for their different assets like land, house, vehicle, white goods or other consumer durables in the event of Insured person's death or disablement due to accident or becoming totally disabled due to sickness.

COVER

1. Payment by Us to specified payee (financier) of the E.M.I. for a maximum of 24 (twenty four) months in case of total disability of Insured Person (Insured or his/her Family).
2. Total Disability can be because of sickness, disease or injury first manifested during the Policy Period as a result of which the Insured Person is not able to engage in any kind of occupation or service.

Any Act of Terrorism is covered.

SECTION 10 – BAGGAGE

ITEMS COVERED - Baggage being carried whilst on Journey anywhere in the world.

COVER

In the event of Loss/Damage to baggage being carried by Insured Person or his/ her family due to accident or misfortune or any Act of Terrorism whilst on Journey anywhere in the world, We will indemnify the Insured in respect of such Damage upto the reinstatement value.

SECTION 11 – LIABILITY INSURANCE

PART A – PUBLIC AND PERSONAL LIABILITY

COVER

We will indemnify the Insured Person or his/ her family or his/ her domestic servant against all sums which he/ she shall become legally liable to pay as compensation for:

1. Accidental injury or death to third party and the resultant financial loss(es) arising out of such death, injury, damage to the health.
2. Accidental damage to property belonging to any third party and the resultant financial loss(es) arising out of such damage to the property.
3. We will also pay for claimant's cost, fees, expenses and defence costs of Insured Person with our consent in defending any claim under this Section and Third Party Legal costs to the extent awarded by the Court subject to the overall limit of liability of the cover.

PART B - EMPLOYEES COMPENSATION

COVER

We shall indemnify the Insured against all sum which Insured shall become legally liable to pay as compensation to his/ her domestic employees under Fatal Accident Act, 1855, Employees Compensation Act, 1923 or any amendment thereof prior to the date of issue of this Policy or under Common Law in respect of death or injury sustained during the currency of the Policy arising out of and in course of his/her employment with the Insured.

PART C - TENANT'S LIABILITY

COVER

If Insured or his/ her Family is legally liable as tenant of Insured Home (but not as the owner) and/ or contractually liable under the terms of Tenancy Agreement to pay the landlord on account of the happening of the under-mentioned damages to the Home, the policy shall pay the cost of Reinstatement or the Market Value of the damaged property.

SECTION 12 – INCREASED LIVING EXPENSES

COVER

If the Insured and/or his/ her Family is unable to live in the insured Home as a result of Damages for which there is liability in Section1 (Fire and Allied Perils) or Section 2 (Burglary and other perils), then We will pay the Increased Living Expenses reasonably incurred during the Indemnity Period in consequence of Damage to the Home in respect of following items:

1. Cost of evacuation of Insured, his/ her Family and domestic employees.
2. Emergency medical treatment cost at home or at clinic/ hospital.
3. Cost of hiring furniture and other household or electrical fittings and gadgets.
4. Cost of removal/ transportation of Insured Home Contents to the alternative.
5. Any emergency accommodation at a hotel, guest house or lodge.
6. Any normal living expenses towards meeting the requirement of daily food, clothing, shelter and consumer durable items.
7. Reasonable legal costs in discharging Insured's mortgage following settlement of a total loss claim by Us in respect of the Building in Section 1B.

Grievance or Complaint



You may register a grievance or complaint by visiting Our website www.iffcotokio.co.in You may also contact the offices from where You have bought the policy or the grievance officer who can be reached at Our corporate office.

Grievance Department details are as mentioned below:

E-Mail ID: chiefgrievanceofficer@iffcotokio.co.in

Address: IFFCO-Tokio General Insurance Company Limited.
IFFCO TOWER – II
Plot No.3, Sector-29, Gurgaon
Haryana-122001

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or 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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

Note: Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Bima Kendra/ Authorized Company Agent.