

Private Client Group



Home Secure



WITH YOU ALWAYS

Exceptional Homes, Exceptional Needs

Some of the world's most beautiful homes are also the hardest to insure. Wherever you reside either in the city, on the coast, in the mountains, in a gated community or all of the above – Tata AIG Private Client Group offers a comprehensive coverage with the flexibility required for maximum protection and designed to address the uniqueness of your dwelling or the valuables so carefully chosen within.

Risk Management Services

- Ensure that your coverage is sufficient to not only repair structural damage should it occur but also to reinstate your property to its original condition.
- Help in the evaluation of your contents sum insured
- We help identify and recommend preventative measures to protect your property from losses.

Concierge-level claims service®

Whenever you need us, our claims service professionals are specially qualified to address damage to complex and distinctive properties. We pride ourselves on offering unprecedented flexibility, choice and support when you need it most, and we respond to all new losses on the same day of report.

Making a claim - You can notify a claim on our 24X7X365 Claims Helpline +91 66933752.

Key Product Features, Benefits and Exclusions

Building and Contents	Covers the loss or damage to your building and household contents described in the Schedule by the perils mentioned in the tariff policy wordings	All exclusions are as per the Tariff policy wording
Newly Acquired Items	Your newly acquired contents are covered against perils mentioned in the policy for the first sixty (60) days after you acquire them	Cover is valid for a maximum of 60 days only post acquisition
Alternative Accommodation	You are covered for any reasonable increase in living expenses, other than rent for alternative accommodation, incurred by you if your residence becomes uninhabitable due to a covered loss including accommodation for your domestic pets and horses	Additional living expenses for your residence that is under construction or renovations will not be covered
Fair Rental Value	If you are unable to rent out your residence or a part of your residence that you own due to a covered loss, this cover will pay you the fair rental value for a reasonable amount of time necessary to restore your residence or that part of your residence to a habitable condition	
Property of Domestic Staff and Guests	The personal property of your domestic staff and guests is covered while it is on the premises of any of your residences listed on the schedule	A maximum of Rs. 50000/- This cover does not cover Jewellery, money or items of similar nature
Business Equipment	We will pay you up to Rs. 50,000 in total for a covered loss to business equipment, you own or lease at a residence listed on the Schedule	
Food Spoilage	Covers you against the loss of food caused by spoilage due to a temperature change in your refrigerator or freezer due to an interruption of the power supply, or mechanical breakdown of refrigeration equipment at any residence you live or own as listed on the schedule	A maximum of Rs. 25000/-
Landscaping	We will pay you up to 5% of the coverage limit for the home and in absence of home coverage 5% of contents coverage limit is paid for damage to any tree, shrub or plant at the residence at which the covered loss occurs	A maximum of Rs. 100,000/- The damaged Landscaping has to be repaired or replaced within 180 days of the date of loss
Domestic Breakdown of Electrical and Electronic Appliances	Pays you the cost occasioned by the unforeseen and sudden mechanical and/or electrical breakdown of your appliances installed at your residence listed on the schedule	As mentioned in the policy wordings
Liability	Worldwide Personal Liability cover Any theft, loss of your credit cards, forgery and counterfeiting is covered up to Rs. 250,000/- In addition to the workmen's compensation act you will be paid the medical and repatriation expenses of your domestic helpers	A maximum of Rs. 150,000/- for medical expenses A maximum Rs. 125,000/- for repatriation expenses

Right of cancellation

You may cancel this Policy by giving us 15 days written notice and send it to the communication address mentioned. We shall then refund a portion of the premium on Short Period Rates for the remaining Period of Insurance except where a claim on this Policy has been made.

Cooling off period

If this cover does not meet your needs, you may return this policy and schedule within 15 days of receipt of the policy or the start date of cover, whichever is later at the mentioned communication address.

Right to complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the services you have received, you can communicate with us at the contact information given below:

Reach us @ -

Tata AIG General Insurance Company Limited
Corporate Office : A-501, 5th Floor, Building No. 4,
Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad
(East), Mumbai - 400 097.

Direct Number: + 91 22 6693 3752

Email: pcgindia@tata-aig.com

To help us to deal with your comments quickly, please quote your Customer Identification/Policy/Claim Number and Policy Holder/Insured Name.

Comprehensive Home insurance is just one of the many advantages that you can expect from us. Please ask your independent insurance advisor about our protection for fine art and valuables, auto insurance and more.

Harness the Power of an Expert

Tata AIG Private Client Group is a specialized division of Tata AIG General Insurance Company Limited.

Tata AIG General Insurance Company Ltd., a joint venture between the Tata Group and American International Group Inc. (AIG), offers a wide range of general insurance solutions including insurance for automobile, home, personal accident, travel, energy, marine, property and casualty, as well as several specialized financial lines products. Each product offering is backed by expertise and an unparalleled claims service.

Our joint venture partner American International Group, Inc. (AIG), has more than 85 years of experience in insurance with over 65 million customers in more than 130 countries and jurisdictions.

This outstanding reach and experience means Tata AIG Private Client Group is ideally suited to arrange cover for your possessions wherever they might happen to be. That's why we already provide insurance for thousands of discerning individuals and their personal assets, including some of the most notable and unique properties in the world.



Tata AIG General Insurance Company Limited

Registered Office:

Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, G.K. Marg,
Lower Parel, Mumbai-400013.

Insurance is the subject matter of the solicitation.

For more details on risk factors, terms and conditions, please read policy wordings carefully, before concluding a sale.

Call us at +91 22 6693 3752 or
Write to us on pcgindia@tata-aig.com

PCG **Keyfacts**

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POLICY SUMMARY

