

CB HOME INSURANCE



Burglary



Fire and Special Perils



Personal
Accident



Public Liability

PRODUCTS HIGHLIGHT



Medical



Auto



Property



Simply call our
One-Stop
ServiceDesk at:
023 890 999



CB INSURANCE

CONTACT
CB INSURANCE
AT

CB General Insurance Plc.

- ☎ 023 890 999
- ✉ info@cbgeneral.vip
- 🕒 8:00 am - 5:30 pm (Mon - Fri)
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CB HOME

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1. EXECUTIVE SUMMARY

Your home means everything to you. Although you cannot guard it from all possible risks, but, nevertheless, you can always take steps to help you tide over unexpected events that can totally shatter your life and your financial loss.

“A Complete Protector”

Our home insurance policy gives you protection against a wide range of risks and perils to you and your home. It is a simple Policy wherein there are various categories of Sum Insured and you may opt for the category most suitable to you depending upon the extent of risk.

2. COVERAGES

Section I – Fire and Special Perils

Damage to the Insured property by :

- ✓ Fire, Lightning and Explosion of gas used for domestic purpose
- ✓ Aircraft, Impact Damage, Smoke Damage and Water Damage
- ✓ Flood, Windstorm, Hurricane, Cyclone, Typhoon

Section II – Burglary

Loss or damage to the contents (Electronic, Electrical, Furniture, Jewelry, Money, and personal belonging) as a result from burglary or house breaking, armed hold-up or robbery inside the premises.

Section III – Personal Accident

Pay compensation to the key-income earner(s) in case of Accidental death or injury in the insured premise caused by Fire, lightning, domestic gas explosion, flood, windstorm, aircraft, vehicle, smoke, Burglary or Housebreaking, armed hold-up or robbery and/or violent accidental external and visible means which independently of any other cause (excepting medical or surgical treatment consequent upon such injury).

Section IV – Public Liability

Legal liability in respect of:

- ✓ Bodily injury (including death and disease) of any Third Party
- ✓ Loss or damage to property as a result of an accident happening within insured's premise.
- ✓ All costs and expenses of litigation



3. GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

- ✗ Own fermentation, natural heating, spontaneous combustion or undergoing any heating or drying process
- ✗ Nuclear Weapon Risk, Radioactivity, Contamination
- ✗ Earthquake, Volcanic eruption, or other convulsion of nature
- ✗ War, Terrorism, Mutiny, Military rising
- ✗ Fines & Penalties, Punitive Damage
- ✗ Any damage due to confiscation, commandeering, requisition, or destruction by order of any government or lawfully constituted authority.
- ✗ Communicable Disease
- ✗ Consequential loss or damage of any kind whatsoever

There are some other Exclusions that are specific to particular Sections of the Policy. For further details please refer to the CB Home Insurance policy wording.

4. CLAIM REQUIREMENT

- ✓ You should inform us immediately after any loss damage and/or of any event which may lead to a claim under this Policy. You will have to submit all relevant documents such as the Police Report, Medical Bills, Legal Notices etc. to the office through which this insurance is effected, depending on the nature of the claim.
- ✓ In the event of burglary, housebreaking, robbery or any damage by rioters, malicious persons or vandals, the Police must be informed, and a proper complaint should be lodged by you.
- ✓ You will take all necessary action to minimize the loss or damage. You will also allow us/our representative to take control of legal proceedings on our behalf and will allow our representative to carry out a medical examination as and when required.
- ✓ You will take all reasonable precautions to prevent injury illness disease loss or damage which may give rise to a claim.

WHO CAN BUY THIS POLICY?

This Policy is suitable for you as a householder whether you are a landlord or a tenant, whether you reside in an independent house or in a flat/ apartment, whether the building is single storied or is a high rise, whether it is in urban center or in a metropolitan city, which can all be covered under this one simple package Policy.

5 REASONS WHY YOU SHOULD TAKE UP THIS COVER

1. Affordable
2. Simple and Wide coverage under any single policy
3. Only one simple proposal form
4. Only one common expiry date
5. Fast and Simple claim procedure