

## Benefits of PNBHF Housing Loan Insurance Policy

### ✚ Why you should buy a long term PNBHF Housing Loan policy from IFFCO TOKIO?

You derive a wide range of benefits and services by opting for this product from IFFCO TOKIO General Insurance designed specially for the Home Loan Customers of PNB Housing Finance.

- Wide Coverage:**
  1. Long term Fire (Standard Coverage) with Earthquake
  2. Personal Accident Cover (Death & Permanent Total Disability cover only) for Borrower as well as Co-borrower
- Advantage of Non lapsable policy:** The policy would be in force for the complete tenure of loan.
- Discounted Price for Fire cover:** Upto 50% discount in the price of Standard Fire & Special Perils Policy.
- Low Price for PA cover:** Per Annum Rate for the PA Cover for a Sum Insured of Rs. 1 Lakh would be approx. Rs. 2.50 only, which means that the PA cover will cost less than the cost of a cup of a tea.
- Personal Accident Coverage** providing complete protection against all accidental Occurrences that might lead to:
  - **Death,** or
  - **Permanent Total Disability**
    - ✓ Loss of both limbs
    - ✓ Loss of sight of both eyes
    - ✓ Loss of one hand, or one foot or one eye. (50% of S.I)
    - ✓ Directly due to Accidental Injury which permanently, Totally and Absolutely disables the insured person from engaging in any employment or occupation of any description
- Advantage of Flat Sum Insured:** The Sum Insured remains constant through out, hence in due course as the loan is repaid the client benefits increases as the PNBHF's share in the claim payable decreases (if the claim arises)
- Advantage to existing Customers of PNBHF:** The policy is also open to existing Home loan borrowers of PNBHF