

## GRIHA RAKSHA PLUS

### CUSTOMER INFORMATION SHEET

(This document provides only key information about your policy, Please refer to the policy document for detailed terms and conditions.)

Sl. No.	Title	Description		Policy/Clause Number																						
1.	<b>Product Name</b>	<b>Griha Raksha Plus</b>																								
2.	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	IRDAN144RP0014V01202223																								
3.	<b>Structure</b>	Basis of Sum/Limit Insured: Indemnity		Clause C ,D																						
4.	<b>Interests Insured</b>	Property insured is Home Building and Contents		Clause C ,D																						
5.	<b>Sum Insured</b>	Below is the Cover wise Sum Insured <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>S. No</th> <th>Type of Asset</th> <th>Sum Insured ( Rs)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td><b>Home Building</b></td> <td></td> </tr> <tr> <td>i)</td> <td>Residential Structure</td> <td>XXXXX</td> </tr> <tr> <td>ii)</td> <td>Additional Structure</td> <td>XXXXX</td> </tr> <tr> <td>2</td> <td>Home Contents Cover</td> <td> <b>Item wise Sum Insured for Home Contents (in ₹):</b>            (Sum Insured represents cost of replacement)           <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Items</th> <th>(Rs) Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Furniture, Fixtures and Fittings (Home Furnishings)</td> <td>₹XXXXX</td> </tr> <tr> <td>Electrical/Electronic</td> <td>₹XXXXX</td> </tr> <tr> <td>Others</td> <td>₹XXXXX</td> </tr> </tbody> </table> </td> </tr> </tbody> </table>	S. No	Type of Asset	Sum Insured ( Rs)	1	<b>Home Building</b>		i)	Residential Structure	XXXXX	ii)	Additional Structure	XXXXX	2	Home Contents Cover	<b>Item wise Sum Insured for Home Contents (in ₹):</b> (Sum Insured represents cost of replacement) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Items</th> <th>(Rs) Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Furniture, Fixtures and Fittings (Home Furnishings)</td> <td>₹XXXXX</td> </tr> <tr> <td>Electrical/Electronic</td> <td>₹XXXXX</td> </tr> <tr> <td>Others</td> <td>₹XXXXX</td> </tr> </tbody> </table>	Items	(Rs) Sum Insured	Furniture, Fixtures and Fittings (Home Furnishings)	₹XXXXX	Electrical/Electronic	₹XXXXX	Others	₹XXXXX	Clause C ,D
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6.	<b>Policy Coverage</b>	<p>This policy covers:</p> <p>Home Building Cover &amp; Home Contents Cover:</p> <ol style="list-style-type: none"> <li>1. Fire</li> <li>2. Explosion / Implosion</li> <li>3. Lightning</li> <li>4. Earthquake, volcanic eruption or other convulsions of nature</li> <li>5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.</li> <li>6. Subsidence, Landslide, Rockslide</li> <li>7. Bush Fire, Forest Fire, Jungle Fire</li> <li>8. Impact damage of any kind</li> <li>9. Missile testing operation</li> <li>10. Riot, Strikes, Malicious Damages</li> <li>11. Acts of terrorism (Coverage as per Terrorism Clause attached)</li> <li>12. Bursting / Overflowing of water tanks, apparatus</li> <li>13. Leakage from automatic sprinkler installation</li> <li>14. Theft within 7 days of occurrence</li> </ol> <p>For complete details on coverages, please refer Policy Wordings.</p>	Clause C Clause D																		
7.	<b>Add on Cover</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Optional Cover Details</th></tr> <tr> <th style="text-align: center;">S. No</th> <th style="text-align: center;">Optional Cover Description</th> <th style="text-align: center;">Sum Insured (Rs)</th></tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Acts of terrorism</td> <td></td></tr> <tr> <td style="text-align: center;">2</td> <td>Architect, surveyor fee</td> <td>up to 5% of claim amount</td></tr> <tr> <td style="text-align: center;">3</td> <td>Removal of debris</td> <td>up to 2% of the claim amount</td></tr> <tr> <td style="text-align: center;">4</td> <td>Loss of Rent &amp; Rent for Alternative Accommodation</td> <td>           Loss of Rent:            I. Sum Insured:            II. Number of Months:            Rent for Alternative Accommodation:            I. Sum Insured:            II. Number of Months:         </td></tr> </tbody> </table>	Optional Cover Details			S. No	Optional Cover Description	Sum Insured (Rs)	1	Acts of terrorism		2	Architect, surveyor fee	up to 5% of claim amount	3	Removal of debris	up to 2% of the claim amount	4	Loss of Rent & Rent for Alternative Accommodation	Loss of Rent: I. Sum Insured: II. Number of Months: Rent for Alternative Accommodation: I. Sum Insured: II. Number of Months:	
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6	Cover for Valuable Contents on Agreed Value Basis	<p>₹ xxxx</p> <p>List of Items under Valuable content (s)</p> <p>i) ii)</p>																																									
7	Accidental Damage Cover – General Contents																																										
8	Temporary Resettlement Expenses																																										
9	EMI Protection	<p>EMI amount _____</p> <p>Months: XXX</p> <p>Sum Insured _____</p>																																									
10	Utility Expense Cover																																										
11	Electrical Clause / Electrical Installation Clause																																										
12	Tenant Liability Cover																																										
13	Pet Insurance																																										
14	Loss of Key																																										
8.	Loss Participation	<ul style="list-style-type: none"> <li>There is no deductible under the policy except deductible applicable to Terrorism as per pool and</li> <li>For Accidental Damage Cover – General Contents – Deductible: 5% of claim amount subject to minimum of Rs.5,000/-</li> </ul>																																									

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9.	<b>Exclusion</b>	<p>We are not liable to pay any claim to You under this Policy arising directly or indirectly from the following: (The list is indicative and not exhaustive)</p> <ol style="list-style-type: none"> <li>1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>2. 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.</li> <li>3. 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.</li> <li>4. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination.</li> <li>5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.</li> <li>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</li> <li>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</li> <li>8. Loss or damage to any Insured Property removed from Your Home to any other place.</li> <li>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</li> <li>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</li> <li>11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by</li> </ol>	Clause F

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		<p>more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</p> <p>12. Costs, fees, or expenses for preparing any claim.</p> <p>13. In case of building under construction, any loss to the construction material or apparatus lying near building and has not become part of the erected structure stands excluded.</p> <p>For complete details, refer Policy Wordings</p>																					
10.	<b>Special Conditions and Warranties (if any)</b>	<p>1. xxx</p> <p>2. Xxx</p> <p>3. xxx</p>	Clause G																				
11.	<b>Admissibility of Claim</b>	<p><b>Admissibility/Denial:</b></p> <p>Admissibility/Denial of claim Depends on the document submitted for the damaged item claimed by the You in reference to event /peril and terms and conditions of the policy.</p> <ul style="list-style-type: none"> <li>Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy.</li> <li>Submit the Report to the Us</li> <li>It also depends on investigation report (if any)</li> <li>The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.</li> </ul> <p>Below mentioned in the sample process on claim calculation</p> <table border="1" data-bbox="384 1487 1277 2068"> <thead> <tr> <th data-bbox="384 1487 977 1545">Description</th><th data-bbox="977 1487 1277 1545">Amount</th></tr> </thead> <tbody> <tr> <td data-bbox="384 1545 977 1592">Gross Loss</td><td data-bbox="977 1545 1277 1592">xx</td></tr> <tr> <td data-bbox="384 1592 977 1673"><b>Less:</b> Betterment factor / any adjustment (if applicable)</td><td data-bbox="977 1592 1277 1673">xx</td></tr> <tr> <td data-bbox="384 1673 977 1719"><b>Less:</b> Depreciation (if applicable)</td><td data-bbox="977 1673 1277 1719">xx</td></tr> <tr> <td data-bbox="384 1719 977 1766"><b>Less:</b> Salvage (if applicable)</td><td data-bbox="977 1719 1277 1766">xx</td></tr> <tr> <td data-bbox="384 1766 977 1812"><b>Less:</b> Under Insurance (if applicable)</td><td data-bbox="977 1766 1277 1812">xx</td></tr> <tr> <td data-bbox="384 1812 977 1859"><b>Less:</b> Franchise / Excess (if applicable)</td><td data-bbox="977 1812 1277 1859">xx</td></tr> <tr> <td data-bbox="384 1859 977 1905">Sub Total</td><td data-bbox="977 1859 1277 1905">xx</td></tr> <tr> <td data-bbox="384 1905 977 1986"><b>Less:</b> Reinstatement premium (if applicable)</td><td data-bbox="977 1905 1277 1986">xx</td></tr> <tr> <td data-bbox="384 1986 977 2068">Amount Payable</td><td data-bbox="977 1986 1277 2068">xx</td></tr> </tbody> </table>	Description	Amount	Gross Loss	xx	<b>Less:</b> Betterment factor / any adjustment (if applicable)	xx	<b>Less:</b> Depreciation (if applicable)	xx	<b>Less:</b> Salvage (if applicable)	xx	<b>Less:</b> Under Insurance (if applicable)	xx	<b>Less:</b> Franchise / Excess (if applicable)	xx	Sub Total	xx	<b>Less:</b> Reinstatement premium (if applicable)	xx	Amount Payable	xx	Clause G
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		*The claims settlement will be as per Terms and Conditions applicable under the Policy										
12.	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>For Policy/Claims Servicing, reach out to us at:</p> <ol style="list-style-type: none"> <li>1. Toll Free No:1800 22 1111 / 1800 102 1111.</li> <li>2. Email Id: customer.care@sbigeneral.in</li> <li>3. Details of designated company officials</li> <li>4. Policy Number</li> <li>5. Date Of loss</li> <li>6. Estimated of loss</li> <li>7. Loss Description</li> <li>8. Contact person at loss Site.</li> <li>9. Via the website</li> </ol> <p>10. Reimbursement Process as mentioned below</p> <ul style="list-style-type: none"> <li>• Once the claim is registered to SBIG.</li> <li>• Claim SPOC will get in touch with You for a surveyor appointment.</li> <li>• Survey of the damaged property will be done physically / virtually.</li> <li>• Documents list will be shared by surveyor /investigator /insurance company.</li> <li>• Submission of Documents to surveyor/ investigator/ insurance company.</li> <li>• The surveyor will submit his report to insurance company.</li> <li>• Offer for Settlement.</li> <li>• Claim remittance.</li> </ul> <p>11. Turn Around Time (TAT) for Claim Settlement: 7 days from the date of receipt of all necessary documents required for assessing the claim.</p> <p>12. Refer below to the Escalation Matrix when TAT is not satisfied :</p> <table border="1" data-bbox="389 1736 1282 1968"> <thead> <tr> <th data-bbox="389 1736 562 1798">Zone</th><th data-bbox="562 1736 828 1798">Escalation Level</th><th data-bbox="828 1736 1282 1798">Email ID</th></tr> </thead> <tbody> <tr> <td data-bbox="389 1798 562 1884">All Zone</td><td data-bbox="562 1798 828 1884">First Level</td><td data-bbox="828 1798 1282 1884">customer.care@sbigeneral.in</td></tr> <tr> <td data-bbox="389 1884 562 1968">All Zone</td><td data-bbox="562 1884 828 1968">Second Level</td><td data-bbox="828 1884 1282 1968">gro@sbigeneral.in</td></tr> </tbody> </table>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	Second Level	gro@sbigeneral.in	Clause G
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13.	<b>Grievance Redressal and Policyholders Protection</b>	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p><b>Stage 1: Bima Bharosa</b></p> <p>You can register your grievances with the regulator using the following link: <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p><b>Stage 2: Head – Customer Care</b></p> <p>Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.</p> <p>Email: <a href="mailto:head.customerCare@sbigeneral.in">head.customerCare@sbigeneral.in</a></p> <p>Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p><b>Stage 3: Grievance Redressal Officer (GRO)</b></p> <p>In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk</p> <p>Email: <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a></p> <p>Designation: Grievance Redressal Officer</p> <p>Phone: 022-45138021</p> <p>Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.</p> <p><b>Stage 4: Escalation to Insurance Ombudsman</b></p> <p>If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.</p> <p>Submit your Grievance online:</p> <p><a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	Clause K
14.	<b>Obligations of prospective Policyholder</b>	<ul style="list-style-type: none"> <li>To disclose all material information at time of filing the proposal form.</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</li> <li>Non-disclosure of material information about the insured Asset like Addition/Deletion of contents, Addition/Deletion/Change of Hypothecation, Change in Nominee Name, Address or asset details etc. may affect the</li> </ul>	Clause G

Declaration by the Policyholder: I have read the above and confirm having noted the details.

Place: .....

Date: ...../...../.....

Signature of the Policyholder

Note:

- For product related documents including Customer Information Sheet, kindly refer to the link : <https://www.sbigeneral.in/downloads>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.