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.	Product Name	**Griha Raksha Plus**	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN144RP0014V01202223	
3.	Structure	Basis of Sum/Limit Insured: Indemnity	Clause C ,D
4.	Interests Insured	Property insured is Home Building and Contents	Clause C ,D
5.	Sum Insured	Below is the Cover wise Sum Insured	Clause C ,D

Below is the Cover wise Sum Insured table:

S. No	Type of Asset	Sum Insured (Rs)	
1	**Home Building**		
i)	Residential Structure	XXXXX	
ii)	Additional Structure	XXXXX	
2	Home Contents Cover	**Item wise Sum Insured for Home Contents (in ₹):** (Sum Insured represents cost of replacement)	

Items	(Rs) Sum Insured
Furniture, Fixtures and Fittings (Home Furnishings)	₹XXXX
Electrical/Electronic	₹XXXX
Others	₹XXXX

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6.	**Policy Coverage**	This policy covers: Home Building Cover & Home Contents Cover: 1. Fire 2. Explosion / 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, Landslide, Rockslide 7. Bush Fire, Forest Fire, Jungle Fire 8. Impact damage of any kind 9. Missile testing operation 10. Riot, Strikes, Malicious Damages 11. Acts of terrorism (Coverage as per Terrorism Clause attached) 12. Bursting / Overflowing of water tanks, apparatus 13. Leakage from automatic sprinkler installation 14. Theft within 7 days of occurrence For complete details on coverages, please refer Policy Wordings.	Clause C Clause D
7.	**Add on Cover**	<table><tr><td colspan="3">**Optional Cover Details**</td></tr><tr><td>**S. No**</td><td>**Optional Cover Description**</td><td>**Sum Insured (Rs)**</td></tr><tr><td>1</td><td>Acts of terrorism</td><td></td></tr><tr><td>2</td><td>Architect, surveyor fee</td><td>up to 5% of claim amount</td></tr><tr><td>3</td><td>Removal of debris</td><td>up to 2% of the claim amount</td></tr><tr><td>4</td><td>Loss of Rent & 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></table>	

Sl. No.	Title	Description		Policy/Clause Number
		5	Personal Accident Cover	Clause E

S.no	Cover for	Name	DOB/Age	Sum Insured
i)	Self			₹ xxxx
Ii)	Spouse			₹ xxxx
iii)	Child -1			₹ xxxx
iv)	Child -2			₹ xxxx
v)	Parent -1			₹ xxxx
vi)	Parent -2			₹ xxxx

		No.	Title	Description
		6	Cover for Valuable Contents on Agreed Value Basis	₹ xxxx List of Items under Valuable content (s) i) ii)
		7	Accidental Damage Cover – General Contents	
		8	Temporary Resettlement Expenses	
		9	EMI Protection	EMI amount_____ Months: XXX Sum Insured_____
		10	Utility Expense Cover	
		11	Electrical Clause / Electrical Installation Clause	
		12	Tenant Liability Cover	
		13	Pet Insurance	
		14	Loss of Key	
8.	Loss Participation	• There is no deductible under the policy except deductible applicable to Terrorism as per pool and • For Accidental Damage Cover – General Contents – Deductible: 5% of claim amount subject to minimum of Rs.5,000/-		

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9.	**Exclusion**	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) 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 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. 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. 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. 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. 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. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by	Clause F

Sl. No.	Title	Description	Policy/Clause Number
		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. 12. Costs, fees, or expenses for preparing any claim. 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. For complete details, refer Policy Wordings	
10.	**Special Conditions and Warranties (if any)**	1. xxx 2. Xxx 3. xxx	Clause G
11.	**Admissibility of Claim**	**Admissibility/Denial:** 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. • Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. • Submit the Report to the Us • It also depends on investigation report (if any) • The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings. Below mentioned in the sample process on claim calculation <table><tr><td>Description</td><td>Amount</td></tr><tr><td>Gross Loss</td><td>xx</td></tr><tr><td>**Less:** Betterment factor / any adjustment (if applicable)</td><td>xx</td></tr><tr><td>**Less: Depreciation** (if applicable)</td><td>xx</td></tr><tr><td>**Less:** Salvage (if applicable)</td><td>xx</td></tr><tr><td>**Less: Under** Insurance (if applicable)</td><td>xx</td></tr><tr><td>**Less:** Franchise / Excess (if applicable)</td><td>xx</td></tr><tr><td>Sub Total</td><td>xx</td></tr><tr><td>**Less:** Reinstatement premium (if applicable)</td><td>xx</td></tr><tr><td>Amount Payable</td><td>xx</td></tr></table>	Clause G

Sl. No.	Title	Description	Policy/Clause Number
		*The claims settlement will be as per Terms and Conditions applicable under the Policy	

12.	**Policy Servicing - Claim Intimation and Processing**	For Policy/Claims Servicing, reach out to us at:
		1. Toll Free No:1800 22 1111 / 1800 102 1111.
		2. Email Id: customer.care@sbigeneral.in
		3. Details of designated company officials
		4. Policy Number
		5. Date Of loss
		6. Estimated of loss
		7. Loss Description
		8. Contact person at loss Site.
		9. Via the website
		10. Reimbursement Process as mentioned below
		  • Once the claim is registered to SBIG.
		  • Claim SPOC will get in touch with You for a surveyor appointment.
		  • Survey of the damaged property will be done physically / virtually.
		  • Documents list will be shared by surveyor /investigator /insurance company.
		  • Submission of Documents to surveyor/ investigator/ insurance company.
		  • The surveyor will submit his report to insurance company.
		  • Offer for Settlement.
		  • Claim remittance.
		11. Turn Around Time (TAT) for Claim Settlement: The Company will settle the claim within a period of 7 days from the receipt of the final survey report, as the case may be.
		Where the Company has failed to receive the report of surveyor within the stipulated time (15 days from allocation), in such case, the claim shall be settled within 22 days in compliance with section 64UM of Insurance Act, 1938.
		(This timeline is not applicable for policies issued on (building/property) on reinstatement basis)
		12. Refer below to the Escalation Matrix when TAT is not satisfied :
			Clause G

Zone	Escalation Level	Email ID
All Zone	First Level	customer.care@sbigeneral.in
All Zone	Second Level	gro@sbigeneral.in

Sl. No.	Title	Description	Policy/Clause Number
13.	**Grievance Redressal and Policyholders Protection**	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: **Stage 1: Bima Bharosa** You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home **Stage 2: Head – Customer Care** 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. Email: head.customercare@sbigeneral.in Toll-Free Number: 1800 102 1111 (Available 24/7) **Stage 3: Grievance Redressal Officer (GRO)** 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 Email: gro@sbigeneral.in Designation: Grievance Redressal Officer Phone: 022-45138021 Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances. **Stage 4: Escalation to Insurance Ombudsman** 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. Submit your Grievance online: https://www.cioins.co.in/Ombudsman	Clause K
14.	**Obligations of prospective Policyholder**	• To disclose all material information at time of filing the proposal form. • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately. • 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 claim settlement.	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.