

**Annexure B**

**CUSTOMER INFORMATION SHEET**

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

<b>Sr. No</b>	<b>Description</b>	<b>Policy Clause No.</b>
1	<b>Product Name: &lt;&lt; Flexi Home Protector Policy&gt;&gt;</b>	N/A
2	<b>Unique Identification Number (UIN) allotted b IRDAI: &lt;&lt; UIN: IRDAN106RP0026V01202324&gt;&gt;</b>	N/A
3	<p><b>Structure / Basis of Sum / Limit Insured:</b></p> <p><b>Option 1: Reinstatement value</b></p> <ul style="list-style-type: none"> <li>a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.</li> <li>b. If the Policy Period is more than one year, we will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of Your Policy without additional premium.</li> <li>c. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.</li> <li>d. Restoration of Sum Insured: Except as stated in Clause G (III) (3) (b) of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.</li> </ul> <p><b>Option 2: Realizable Market Value (applicable for Flats/Apartments only)</b></p> <ul style="list-style-type: none"> <li>a. The Sum Insured shall be the realizable price of your flat or apartment from the market, as on the date of Commencement of this policy as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss. This sum insured shall not include the registration fee, stamp duties, GST, maintenance charges or other similar costs.</li> <li>b. This sum insured option is available only for annual policies.</li> <li>c. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date.</li> <li>d. Restoration of Sum Insured: Except as stated in Clause G (III) (3) (b) of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You</li> </ul>	Clause C
4	<p><b>Interests Insured / Sum Insured:</b></p> <p><b>Location 1: &lt;Address&gt;:</b>          &lt;SI Head-Building 1&gt;: &lt;SI Value&gt;          &lt;SI Head-Contents 2&gt;: &lt;SI Value&gt;</p> <p><b>Location 2: &lt;Address&gt;:</b></p>	N/A

<SI Head-Building 1>: <SI Value>  
 <SI Head- Contents 2>: <SI Value>

**Location 3: <Address>**

<SI Head-Building 1>: <SI Value>  
 <SI Head- Contents 2>: <SI Value>

Location Sum Insured & Premium	
Location address	Address: 117, Box 001, Sakshi, Ghazipur, Ghazipur, 201010, Uttar Pradesh, India

**BUILDING SUM INSURED**

Description	Sum Insured (Rs.)
Home Building	5000000
Additional Structure	1000000

**CONTENTS SUM INSURED**

Home Contents	1000000
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Location address	Gha Naga, Ghazipur, 201011, Uttar Pradesh, India
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**BUILDING SUM INSURED**

Description ...	Sum Insured (Rs.)
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**5 Add-on Cover:**

N/A

Add on Covers		
Add on Cover Name	Indemnity Period in months (if applicable)	Sum Insured/Limit (Rs.)
Insurance Of Additional Expenses Of Rent For An Alternative Accommodation	6	500000
Loss of Rent	---	---
Damage to utility Systems	---	100000
Optional Covers		
Add on Cover Name	Sum Insured/Limit (Rs.)	
Personal Accident	500000	
Insured	Sum Insured/Limit (Rs.)	
Self	500000	

**6 Policy Coverage:**

Clause B

**We cover** physical loss or damage, or destruction caused to the Insured Property by:

S. No.	Coverages
1	Fire
2	Explosion or 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 of the land on which Your Home Building stands, Landslide, Rockslide
7	Bush fire, Forest fire, Jungle fire

	<table border="1"> <tr> <td data-bbox="185 149 310 226">8</td> <td data-bbox="310 149 1356 226">Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)</td> </tr> <tr> <td data-bbox="185 226 310 264">9</td> <td data-bbox="310 226 1356 264">Missile testing operations</td> </tr> <tr> <td data-bbox="185 264 310 302">10</td> <td data-bbox="310 264 1356 302">Riot, Strikes, Malicious Damages</td> </tr> <tr> <td data-bbox="185 302 310 340">11</td> <td data-bbox="310 302 1356 340">Acts of terrorism (Coverage as per Terrorism Clause attached), <b>IF opted</b></td> </tr> <tr> <td data-bbox="185 340 310 378">12</td> <td data-bbox="310 340 1356 378">Bursting or overflowing of water tanks, apparatus and pipes</td> </tr> <tr> <td data-bbox="185 378 310 415">13</td> <td data-bbox="310 378 1356 415">Leakage from automatic sprinkler installations</td> </tr> <tr> <td data-bbox="185 415 310 493">14</td> <td data-bbox="310 415 1356 493">Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events</td> </tr> </table>	8	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	9	Missile testing operations	10	Riot, Strikes, Malicious Damages	11	Acts of terrorism (Coverage as per Terrorism Clause attached), <b>IF opted</b>	12	Bursting or overflowing of water tanks, apparatus and pipes	13	Leakage from automatic sprinkler installations	14	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	
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7	<p><b>Loss Participation:</b></p> <ul style="list-style-type: none"> <li>• &lt;&lt;Shops &amp; Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000.</li> <li>• Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000</li> <li>• Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000. *Whichever is applicable&gt;&gt;</li> </ul>	Under Clauses and Warranties: Excess														
8	<p><b>Exclusions:</b></p> <p>This cover shall not indemnify loss of or damage to property caused by any or all of the following:</p> <ol style="list-style-type: none"> <li>1. Loss by seizure or legal or illegal occupation</li> <li>2. Loss or damage caused by: <ol style="list-style-type: none"> <li>2.1. voluntary abandonment or vacation,</li> <li>2.2. confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;</li> </ol> </li> <li>3. Loss or damage arising from acts of contraband or illegal transportation or illegal trade;</li> <li>4. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;</li> <li>5. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;</li> <li>6. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;</li> <li>7. Any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;</li> <li>8. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;</li> </ol>	Under Clauses and Warranties: Losses Excluded														

	<p>9. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest or riots;</p> <p>10. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;</p> <p>11. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;</p> <p>12. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;</p> <p>13. Loss or increased cost as a result of threat or hoax;</p> <p>14. Loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of sabotage and/or terrorism;</p> <p>15. Loss or damage caused by mysterious disappearance or unexplained loss;</p> <p>16. Loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;</p> <p>17. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;</p> <p>18. Any loss due to fines or damages for breach of contract, or penalties of whatever nature;</p> <p>19. Any infidelity, fraudulent, dishonest or criminal act by any director, officer or trustee of the Insured whether acting alone or in collusion with others;</p> <p>20. Any debt, insolvency or commercial failure, whether to provide bond or security or otherwise, or any other financial cause of any party or person whatsoever.</p> <p>21. Loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except as may be insured specifically under any Political Violence Extension to this cover;</p> <p>22. Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover.</p>	
9	<p><b>Special Conditions and Warranties (if any):</b></p> <p>a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.</p> <p>b. We will not pay if</p> <p>i. Your Home Building is used as a holiday home, or for lodging and boarding, or</p> <p>ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self-employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority.</p>	<p>Clause C, Point 3</p>
10	<p><b>Admissibility of Claim:</b></p> <p><b>Option 1: Reinstatement value (For Home Building)</b></p>	<p>Clause C,5-6 &amp; Clause D,3</p>

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, we reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss. our liability shall be limited to the actual cost of reinstatement or re-construction of the damaged building of the same kind but not superior to the insured building when new, as on date of loss. Our liability shall not exceed the Sum Insured stated in the Schedule. If You opt not to reinstate or re-construct the damaged property but retain the property, our liability shall be limited to the cost of reconstruction to the same kind but not superior to the insured building when new, as on date of loss less depreciation as per age of the building as on date of loss.
- e. If only an additional structure is destroyed, we will pay You an amount equal to the Cost of Construction of the additional structure.
- f. In addition to what Clause C (5) (c) of this Policy provides for, we will pay You the following expenses: i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer; ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.

**Option 2: Realizable Market Value (applicable for Flats/Apartments only)**

**Partial Loss:**

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, we reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum

**We will pay for that item:**

**1. Total Loss:**

- a. If Your Home Building is a Total Loss. our liability shall be limited to the actual cost of reinstatement or re-construction of the damaged building of the same kind but not superior to the insured building when new, as on date of loss. Our liability shall not exceed the Sum Insured stated in the Schedule. If You opt not to reinstate or re-construct the damaged property but retain the property, our liability shall be limited to the cost of reconstruction to the same kind but not superior to the insured building when new, as on date of loss less depreciation as per age of the building as on date of loss.
- b. If You opt not to reinstate or re-construct the damaged property but retain the property, our liability shall be limited to the cost of reconstruction to the same kind but not superior to the insured building when new, as on date of loss less depreciation as per age of the building as on date of loss.

c. If the reinstatement is not carried out for the reasons beyond Your control and You opt to abandon the damaged property to Us vesting all rights in relation to the damaged building including the right to re-construct the building to us then we will pay you the realizable market value of your insured home. In addition to above Partial/Total loss payments We will pay You the following expenses:

- up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
- up to 2 % of the claim amount for reasonable costs of removing debris from the site.

**2. Loss of Rent and/or Rent for Alternative Accommodation:**

In addition to what Clause C (5) (c) (option 1 or 2) of this Policy provides for, we will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

- a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, we will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.
- b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
- c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.
- d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
- e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

**3. What We pay: (For Home Contents)**

- a. If the General Contents of Your Home are physically damaged by any Insured Event, we will at Our option,
  - Reimburses to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
  - pay You the cost of replacing that item with a same or similar item, or
  - repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item

<b>Sample Claim Calculation</b>
For Building
If the declared Cost of construction is INR 2000 per Sq.Ft. and Carpet area is 200 Sq. Ft. The Policy Sum Insured amounts to - INR 4 Lakhs
In case of a Total Loss we will pay the policy, sum insured of INR 4 Lakhs

	<p>If only a part of the structure is destroyed, we will pay you an amount equal to the cost of construction of that structure</p> <p>For Contents</p> <p>If Contents are damaged by Fire, we will pay either to replace or repair the item.</p> <p>If it's a Total Loss - we will pay Total Value of that item.</p> <p>If the item is repaired, we will pay for the repair charges.</p>	
11	<p><b>Policy Servicing - Claim Intimation and Processing:</b></p> <p>In the event of loss or damage which may give rise to claim under policy, notice of loss or damage to be given to,</p> <p><b>Claims Procedure Summary</b></p> <p><b>1. Immediate Notice to Us:</b></p> <p>1.1. Notify Us immediately of any physical loss or damage to Your Home Building or Home Contents due to an Insured Event.</p> <p>1.2. Notice can be given at any of Our offices or call centres.</p> <p>1.3. Include in Your notice:</p> <p>1.3.1. Policy Number</p> <p>1.3.2. Your name</p> <p>1.3.3. Police report details</p> <p>1.3.4. Details of reports to other authorities</p> <p>1.3.5. Details of the Insured Event and a summary of the loss</p> <p>1.3.6. Other insurance details</p> <p>1.3.7. Loss or damage under Optional Covers/Add-ons</p> <p>1.3.8. Photographs of damage, if possible</p> <p>1.3.9. Steps to Prevent Further Loss and Damage</p> <p><b>2. Take reasonable steps to prevent further loss or damage:</b></p> <p>2.1. Do not sell, dispose of, or clean damaged property until inspection.</p> <p>2.2. Only carry out urgent repairs if contact with Us is not possible.</p> <p><b>3. Immediate Notice to Authorities:</b></p> <p>3.1. Immediate Report loss or damage to the appropriate authorities (e.g., police, fire brigade, district administration) as required based on the nature of the Insured Event.</p> <p>3.2. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.</p> <p><b>4. Submit Claim:</b></p> <p>4.1. Submit a claim form within 30 days of noticing the loss or damage</p> <p>4.2. Indicate any other applicable insurance policies.</p> <p>4.3. Claims not subject to action or arbitration are not payable after 12 months.</p> <p>4.4. Establish Loss</p> <p><b>5. Provide proof of the Insured Event and the extent of the loss or damage:</b></p> <p>5.1. Supply supporting documents (e.g., plans, invoices) upon request.</p> <p>5.2. Permit inspection and grant access to relevant records.</p> <p><b>6. If a claim is false or fraudulent:</b></p> <p>6.1. No payment will be made.</p> <p>6.2. Policy cancellation may occur, and benefits will be lost.</p> <p>6.3. Legal proceedings may be initiated.</p> <p><b>7. Other Insurance:</b></p> <p>7.1. If another policy covers the loss, You may choose under which policy to claim:</p>	Clause G (IV)

	<p>7.2. After claim settlement, We reserve the right to seek contribution from other insurers.</p> <p><b>8. Recovery Action by Us:</b></p> <p>8.1. We reserve the right to recover claim amounts from third parties:</p> <p>8.2. You must authorize and cooperate with Us in recovery actions.</p> <p>8.3. We may initiate legal proceedings in Your name and settle recovery costs before remitting any remaining balance to You.</p> <p><b>Escalation for Claims:</b>  Corporate Claims Unit  IFFCO-Tokio General Insurance Co Ltd  IFFCO Tower, Plot no. 3  Sector -29, Gurgaon – 122001</p>	
12	<p><b>Grievance Redressal and Policyholders Protection:</b>  In case of any grievance,  <b>We</b> can be contacted at:  Website: <a href="https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal">https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal</a>  Toll free: 1800-103-5499  E-mail: support@iffcotokio.co.in</p> <p><b>Courier:</b>  Chief Grievance Officer  IFFCO-Tokio General Insurance Co Ltd  IFFCO Tower, Plot no. 3  Sector -29, Gurgaon – 122001</p>	Clause L
13	<p><b>Obligations of the Policyholder:</b></p> <p><b>1. Make true and full disclosure in the proposal and related documents</b></p> <p>a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.</p> <p>b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.</p> <p><b>2. Obligation to take care, You must:</b></p> <p>a. Keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.</p> <p>b. Take care to prevent theft, loss or damage to Your Home Building and Home Contents, and</p> <p>c. Ensure that unauthorized persons do not occupy Your Home Building.</p>	Clause G – Conditions



<p><b>3. Inform change in circumstances, You must inform Us immediately if:</b></p> <ul style="list-style-type: none"> <li>a. You change Your address,</li> <li>b. You make any addition, alteration, extension to the structure of Your Home Building,</li> <li>c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,</li> <li>d. You change the use of Your Home Building.</li> </ul> <p><b>4. Allow inspection and investigation of claim:</b>  You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.</p> <p><b>5. Make true statements and full disclosure in the claim and related documents:</b>  You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.</p>	
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**Declaration by policyholder:**

I have read the above and confirm having noted the details.

Date:

Place:

Signature of Policyholder

**To access your CIS, please login to your account in our website: <https://www.iffcotokio.co.in/>**

Please go through this **Customer Information Sheet (CIS)**. In case of any query or doubts, you may contact our call centre at **1800-103-5499**.

In case we **DO NOT** receive any communication from you within **7 days from the date of issuance** of the policy copy, we presume that you have read all the terms and conditions and are in understanding of the coverages.

**LEGAL DISCLAIMER NOTE:**

The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.