

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.

Sr. No	Description	Policy Clause No.
1	Product Name: << Bharat Griha Raksha Policy >>	N/A
2	Unique Identification Number (UIN) allotted b IRDAI: << UIN: IRDAN106RP0001V02202021 >>	N/A
3	<p>Structure / Basis of Sum / Limit Insured</p> <p>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.</p> <p>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 for a maximum of 100% of the Sum Insured at the Policy Commencement Date.</p> <p>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.</p> <p>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.”</p>	Clause C
4	<p>Interests Insured / Sum Insured:</p> <p>Location 1: <Address>: <SI Head-Building 1>: <SI Value> <SI Head-Contents 2>: <SI Value></p> <p>Location 2: <Address>: <SI Head-Building 1>: <SI Value> <SI Head- Contents 2>: <SI Value></p> <p>Location 3: <Address>: <SI Head-Building 1>: <SI Value> <SI Head- Contents 2>: <SI Value></p>	N/A

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	14	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	
7	Loss Participation: Nil deductible		N/A
8	<p>Exclusions:</p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> 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 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. 		Clause F
9	<p>Special Conditions and Warranties (if any):</p> <ol style="list-style-type: none"> 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. 		Clause C, Point 3

	<p>b. We will not pay if</p> <ul style="list-style-type: none"> i. Your Home Building is used as a holiday home, or for lodging and boarding, or 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. 	
10	<p>Admissibility of Claim:</p> <p>What We pay (In case of Home Building)</p> <ul style="list-style-type: none"> 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, We will pay You the Sum Insured of the Home Building. 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: <ul style="list-style-type: none"> 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. <p>Loss of Rent and Rent for Alternative Accommodation: In addition to what Clause C (5) (c) 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:</p> <ul style="list-style-type: none"> 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. 	Clause C,5-6 & Clause D,3

What We pay (In case of Contents)

- a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
- i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
 - ii. pay You the cost of replacing that item with a same or similar item, or
 - iii. 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.

Sample Claim Calculation
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
If only a part of the structure is destroyed, we will pay you an amount equal to the cost of construction of that structure
For Contents
If Contents are damaged by Fire, we will pay either to replace or repair the item.
If it's a Total Loss - we will pay Total Value of that item.
If the item is repaired, we will pay for the repair charges.

11

Policy Servicing - Claim Intimation and Processing:

In the event of loss or damage which may give rise to claim under policy, notice of loss or damage to be given to,

Claims Procedure Summary**1. Immediate Notice to Us:**

- 1.1. Notify Us immediately of any physical loss or damage to Your Home Building or Home Contents due to an Insured Event.
- 1.2. Notice can be given at any of Our offices or call centres.
- 1.3. Include in Your notice:
 - 1.3.1. Policy Number
 - 1.3.2. Your name
 - 1.3.3. Police report details
 - 1.3.4. Details of reports to other authorities
 - 1.3.5. Details of the Insured Event and a summary of the loss
 - 1.3.6. Other insurance details
 - 1.3.7. Loss or damage under Optional Covers/Add-ons
 - 1.3.8. Photographs of damage, if possible
 - 1.3.9. Steps to Prevent Further Loss and Damage

Clause G
(IV)

	<p>2. Take reasonable steps to prevent further loss or damage:</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>3. Immediate Notice to Authorities:</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>4. Submit Claim:</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>5. Provide proof of the Insured Event and the extent of the loss or damage:</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>6. If a claim is false or fraudulent:</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>7. Other Insurance:</p> <p>7.1. If another policy covers the loss, You may choose under which policy to claim:</p> <p>7.2. After claim settlement, We reserve the right to seek contribution from other insurers.</p> <p>8. Recovery Action by Us:</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>Escalation for Claims: Corporate Claims Unit IFFCO-Tokio General Insurance Co Ltd IFFCO Tower, Plot no. 3 Sector -29, Gurgaon – 122001</p>	
12	<p>Grievance Redressal and Policyholders Protection:</p> <p>In case of any grievance, We can be contacted at: Website: https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal</p>	N/A

	<p>Toll free: 1800-103-5499 E-mail: support@iffcotokio.co.in</p> <p>Courier: Chief Grievance Officer IFFCO-Tokio General Insurance Co Ltd IFFCO Tower, Plot no. 3 Sector -29, Gurgaon – 122001</p>	
13	<p>Obligations of the Policyholder</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents <ol style="list-style-type: none"> 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. 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. 2. Obligation to take care: You must: <ol style="list-style-type: none"> 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. b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and c. ensure that unauthorized persons do not occupy Your Home Building. 3. Inform change in circumstances: You must inform Us immediately if <ol style="list-style-type: none"> a. You change Your address, b. You make any addition, alteration, extension to the structure of Your Home Building, c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, d. You change the use of Your Home Building. 4. Allow inspection and investigation of claim: 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 	N/A

<p>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>5. Make true statements and full disclosure in the claim and related documents 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.