



Customer Information Sheet

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Desc S. No.	Title	tive and not exhaustive Description	Refer to Policy Clause
1	Product Name	Group Bharat Home Raksha Policy	Number
		Cover commences from the time the insured person remits the premium and ends on the date of expiry of Insurance specified in the schedule of Insurance.	Terms & Conditions
		HOME BUILDING COVER	Clause B –Insured
		Coverage is provided in respect of loss or damage to the Building caused by or arising out of the following Insured events:	Events Clause C – Home Building cover (1)
2	What am I Covered for	 1.Fire 1.Fire 2. Explosion or Implosion 3. Lightning 4. Earthquake, volcanic eruption, or other convulsions of nature (Optional) 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 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 – Annexure 3a)(Optional) 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. Loss of Rent and Rent for Alternative Accommodation 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 	Clause C – Home Building Cover (6)



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Escalation a.		Clause C – Home Building Cover (4)
b.	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.	
HOME (CONTENTS COVER	
We cover	the physical loss or damage to or destruction of the	
General Contents of Your Home caused by an Insured Event as listed in Clause B of this Policy:		
shown in t maximum	Insured for the Home Contents Cover is the Policy Schedule and will be the amount payable in the event the Home are destroyed/lost completely.	Clause D – Home Contents Cover (1)
		Clause D – Home Contents Cover (2)
	AL COVERS Valuable Contents on Agreed Value	
Basis	2	
physically pay the co	aluable Contents of Your Home are damaged by any Insured Event, We will st of repairing the item/s and / Total loss sum insured mentioned in policy schedule	Clause(E) –Additiona Cover (1) (a)



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		Personal Accident Cover:Clause(E)- Additional Cover (1) (b)Unfortunate death of you/ your spouse in the event of damage to home building/Home Contents by the insured perilsClause(E)- Additional Cover (1) (b)
3	What are the major exclusions in the policy	 Loss or damage to any Insured Property removed from Your Home to any other place. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. Any reduction in market value of any Insured Property after its repair or reinstatement. 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. Costs, fees or expenses for preparing any claim.
	*Note: The abov listing	e is a partial listing of the policy exclusions, Please refer to the policy clauses for the full
4	Payout Basis	Cost of Construction when building is completely destroyed Cost of repairs on any general contents is damaged Cost of replacing the same or similar item in the event on total loss of contents.Under respective Clauses specified under Group Bharat Home Raksha PolicyFixed benefit for Personal Accident coverage Cost of repair for valuable content when physically damaged Agreed value basis on total loss for valuable ContentsUnder verspective clauses specified under Group Bharat Home Raksha Policy
5	Cost Sharing	Terrorism Excess (if coverage is evidenced by appropriate premium remittance): 1% of each and every claim subject to a minimum of Rs. 10,000/- & maximum of Rs.5,00,000/-



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6	Renewal Conditions	The company may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of mis- representation, non-disclosure of material facts, fraud or non-co-operation on Your part. If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.	Clause(G) – Conditions (II)		
7	Renewal Benefits	Not Applicable.			
8	Cancellation	You can cancel this policy at any time by giving notice to us in writing and refund would be as refund table We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-co- operation on Your part. In case of Total Loss of Your Home Building in a long term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any	Clause(G) – Conditions (III)		
10	Claim Form Availability	The standard claim forms (coverage wise) and the form are available in our website for ready reference. The same may be also obtained from any of our offices on request.			
(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.					