



Customer Information Sheet

Escalation Benefit:

- a. 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.
- 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.

Clause C – Home Building Cover (4)

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:

The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.

Clause D – Home Contents Cover (1)

Clause D – Home Contents Cover (2)

OPTIONAL COVERS

Cover for Valuable Contents on Agreed Value Basis

If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s and / Total loss as per the sum insured mentioned in policy schedule

Clause(E) –Additional Cover (1) (a)



Customer Information Sheet

		<p>Personal Accident Cover:</p> <p>Unfortunate death of you/ your spouse in the event of damage to home building/Home Contents by the insured perils</p>	Clause(E)- Additional Cover (1) (b)
3	What are the major exclusions in the policy	<ol style="list-style-type: none"> 1. Loss or damage to any Insured Property removed from Your Home to any other place. 2. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 3. Any reduction in market value of any Insured Property after its repair or reinstatement. 4. 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. 5. Costs, fees or expenses for preparing any claim. 	Clause F(Exclusions)
*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing			
4	Payout Basis	<p>Cost of Construction when building is completely destroyed</p> <p>Cost of repairs on any general contents is damaged</p> <p>Cost of replacing the same or similar item in the event on total loss of contents.</p> <p>Fixed benefit for Personal Accident coverage</p> <p>Cost of repair for valuable content when physically damaged</p> <p>Agreed value basis on total loss for valuable Contents</p>	Under respective 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/-	



Customer Information Sheet

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.			