

### Customer Information Sheet

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

S. No	Title	Description	Refer to Policy Clause Number												
1	Product Name	<b>Smart Home All Risk Policy</b>													
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0002V01202425													
3	Structure	Basis of Sum Insured: Modified Indemnity													
4	Interests Insured	Residential dwelling and Contents Jewellery Portable Electronics Fine Arts and Valuables													
5	Sum Insured	<p>The monetary amount shown against each Coverage in the <b>Policy Schedule</b> which shall be <b>Our</b> maximum liability for any and all claims under that cover during the <b>Policy Period/Cover Period</b>.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Coverage Name</th> <th style="text-align: center;">Basis of Sum Insured</th> </tr> </thead> <tbody> <tr> <td colspan="2"><b>Base Cover- I</b></td> </tr> <tr> <td>Building All Risk</td> <td></td> </tr> <tr> <td colspan="2"><b>In- Built</b></td> </tr> <tr> <td>Re-construction Value Basis</td> <td>Agreed Value Basis as agreed between You and Us . This amount is calculated as follows: Area of the “<b>Building</b>” (Square Feet or Square Meter) indicated in the Registered Sale Deed Agreement /Purchase Agreement X Rate of Cost of Construction on the <b>Policy Start Date</b>.</td> </tr> <tr> <td>Agreed Value Basis (Applicable for Flat/Apartment Only)</td> <td>Agreed Value Basis as agreed between You and Us a. <b>Sum Insured</b> = the Carpet Area of the structure as mentioned in the Registered Sale Deed Agreement X the Ready Reckoner rates issued by the Revenue Department of the State Government for the locality in which the Flat/Apartment is situated; or b. <b>Sum Insured</b> = The amount mentioned in the Registered Sale Deed Agreement; or c. <b>Sum Insured</b> = The amount mentioned in the Valuation Report of a Government</td> </tr> </tbody> </table>	Coverage Name	Basis of Sum Insured	<b>Base Cover- I</b>		Building All Risk		<b>In- Built</b>		Re-construction Value Basis	Agreed Value Basis as agreed between You and Us . This amount is calculated as follows: Area of the “ <b>Building</b> ” (Square Feet or Square Meter) indicated in the Registered Sale Deed Agreement /Purchase Agreement X Rate of Cost of Construction on the <b>Policy Start Date</b> .	Agreed Value Basis (Applicable for Flat/Apartment Only)	Agreed Value Basis as agreed between You and Us a. <b>Sum Insured</b> = the Carpet Area of the structure as mentioned in the Registered Sale Deed Agreement X the Ready Reckoner rates issued by the Revenue Department of the State Government for the locality in which the Flat/Apartment is situated; or b. <b>Sum Insured</b> = The amount mentioned in the Registered Sale Deed Agreement; or c. <b>Sum Insured</b> = The amount mentioned in the Valuation Report of a Government	
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			Approved Valuer and accepted by Us.	
		1. fees of architect, surveyor, consulting engineer;	Upto 5% of the claim amount	
		2. costs of removing debris from the site.	Upto 2 % of the claim amount	
		Loss of Rent and Rent for Alternative Accommodation	Upto the amount specified in Policy Schedule	
		<b>Additional Benefits</b>		
		Temporary Shifting Cover	reimburse maximum upto Rs. 1,00,000/-	
		Leak/Seepage Tracing Expense	Pay expenses up to Rs. 10000/-	
		<b>Base Cover-II</b>		
		Contents All Risk	Replacement Cost	
		<b>Additional Benefits</b>		
		Lock and Key	Reimburse upto Rs. 5000/-	
		Preventive Maintenance Services upon Digital Usage	up to Rs.500/- towards periodic routine maintenance	
		<b>Base Cover-III</b>		
		Portable Electronics All Risk	replacement cost of the items	
		<b>Base Cover- IV</b>		
		Jewellery All Risk	on Agreed Value Basis, as agreed by <b>You</b> and Us	
		<b>Base Cover- V</b>		
		Fine Arts and Valuables All Risk	Agreed Value Basis, agreed by <b>You</b> and Us.	
6	Policy Coverage	<p>This Policy covers You against all risks of physical loss or damage by any fortuitous cause, other than those specifically excluded, to Your Building, Contents, Portable Electronics, Jewellery and Fine Art and Valuables, up to the Sum Insured as specified in Your Policy and subject to Terms, Conditions, Definitions, Limitations, Exclusions and Warranties contained herein or endorsed or specified in Your Policy.</p> <p><b>1. Building All Risk:</b></p> <p>a. If Your Building is a <b>Total Loss</b>, We will pay You the cost of reconstructing or reinstating on the same site or any other site with the property of the same kind or type but not superior to or more extensive than the Insured Building when new as on the date of loss.</p> <ul style="list-style-type: none"> <li>• Provided the repairs are carried within 24 months from the date of loss or damage or within such further time as Company may in writing allow.</li> <li>• We will pay only when expenditure for reconstructing or reinstating the property has been incurred and necessary documentary proof submitted to Us.</li> <li>• If You do not reconstruct or reinstate Your Building, the basis of settlement shall be the Cost of Reconstruction of the said Flat /Apartment of the same kind or type but not superior to or more extensive than the Insured Flat/ Apartment when new as on Date of the Loss</li> </ul> <p>b. If Your Building is a <b>partial loss</b>, We will reimburse the actual cost to repair it to a condition substantially the same</p>		

		<p>as its condition at the time of damage or loss without any deduction for depreciation.</p> <ul style="list-style-type: none"> <li>• Provided the repairs are carried with 12 months from the date of loss or damage or within such further time as Company may in writing allow.</li> </ul> <p>If loss or damage to the <b>building</b> covered under the <b>policy</b> results into following expenses, <b>we</b> will pay additional amount subject to the terms, conditions and limit mentioned therein.</p> <p><b>a. We will pay</b></p> <ol style="list-style-type: none"> <li>Up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer.</li> <li>Up to 2 % of the claim amount for reasonable costs of clearing debris from the site</li> </ol> <p>Loss of rent or rent for alternative accommodation: we will pay the amount of rent you lose or alternative rent you pay, while your building is not fit for living because of physical loss, damage or destruction due to a claim</p> <p><b>2. Contents All Risk:</b></p> <ol style="list-style-type: none"> <li>In case of <b>Total Loss</b>, We will pay Replacement Cost of the Insured item by a new item or item of similar kind and specification without any deduction for wear &amp; tear and depreciation less the salvage value</li> <li>In case of <b>Partial Loss</b>, We will reimburse You the cost of repair of the item to a condition substantially the same as its condition at the time of loss or damage without any deduction for wear &amp; tear and depreciation.</li> </ol> <p><b>3. Portable Electronics All Risk:</b></p> <ol style="list-style-type: none"> <li>In case of <b>Total Loss</b>, We will pay the current replacement cost of the Insured item by a new item or item of similar kind and specification without any deduction for wear &amp; tear and depreciation less the salvage value</li> <li>In case of <b>Partial Loss</b>, We will reimburse You the cost of repair of the item to a condition substantially the same as its condition at the time of loss or damage without any deduction for wear &amp; tear and depreciation.</li> </ol> <p><b>4. Jewellery All Risk:</b></p> <ol style="list-style-type: none"> <li>In case of Total Loss, We will pay the agreed Value Sum Insured specified for the Jewellery item as mentioned in Your Policy</li> <li>In case of Partial Loss, We will pay the cost to repair or reinstate the Jewellery item to its state immediately prior to the happening of the loss.</li> </ol> <p><b>5. Fine Arts and Valuables all risk:</b></p> <ol style="list-style-type: none"> <li>In the case of Total Loss, We will pay the Agreed Value Sum Insured specified for the item as mentioned in Your Policy less the salvage value</li> </ol> <p>In case of Partial Loss, We will pay the cost to repair or reinstate the item to its state immediately prior to the happening of the loss</p>	
7	Optional/Add-On Cover	<p>We will pay for the following additional benefits subject to the terms, conditions and limit mentioned therein.</p> <p><b>Building all risk:</b></p> <p><b>1. Temporary Shifting Cover:</b> We will reimburse maximum upto Rs. 1,00,000/- for the following expenses if Your Insured Building is certified</p>	Coverages

		<p>as unfit to live by an Architect or a local authority necessitating Your shifting in an alternative accommodation. Expenses covered are:</p> <ol style="list-style-type: none"> <li>a. Cost of packing, transportation and unpacking which You incur in relocating Contents from Insured Building to an alternate accommodation and bringing back to Insured premise.</li> <li>b. Cost of emergency contingency purchase like purchase of food, medicines, clothes, infant essential items.</li> <li>c. Expenses incurred on interim accommodation in Hotel for a maximum period of 5 days subject to maximum of Rs 10000/- per day</li> </ol> <p><b>2. Leak / Seepage Tracing expense:</b> We will pay expenses incurred up to Rs.10000/- to find and access the point of escape of water leakage from Your Building’s pipeline and roof/ceiling to prevent further damages to Your Insured property. These expenses will be paid for maximum two events in case of Policies with Cover Period more than a year, and one event in case of policies with Cover Period of one year. Payment under this benefit will be subject to previous Claim free Policy Year in a multiyear Policy or previous Claim free Policy Year on Renewal of Policy.</p> <p><b>Contents all Risk:</b></p> <ol style="list-style-type: none"> <li>1. <b>Lock and Key:</b> We will reimburse You the expenses incurred upto Rs 5000/- as Locksmith charges to produce a new key or replace by a New Lock including its fitting in the event of Your home key, is lost or stolen during the Cover Period. These expenses will be paid for maximum two events during the Cover Period in case of Policies with Cover Period more than a year, and one event in policies with Cover Period of one year.</li> <li>2. <b>Preventive Maintenance Services upon Digital Usage:</b> We encourage You to download and register Yourself on Our Customer application app for experiencing Our seamless and improved service. If You register, then You will be eligible for Preventive Maintenance Services of up to Rs.500/- towards periodic routine maintenance of Your Contents in order to maintain/improve its condition and safety and prevent/reduce any unexpected loss due to Insured perils. This will not be eligible for Short term policies i.e. policies with Cover Period less than a year. This service may be availed only once during lifetime of Policy.</li> </ol>	
8	Loss Participation	Nil	
9	Exclusions	<p>The Policy <b>does not cover</b> Loss or damage to the Insured property by or due to or arising from:</p> <ol style="list-style-type: none"> <li>1. We do not cover any loss or damage caused by: <ol style="list-style-type: none"> <li>a. wear and tear, gradual deterioration.</li> <li>b. inherent vice, latent defect, mechanical or electrical breakdown;</li> <li>c. Mold or fungus or wet or dry rot;</li> <li>d. warping or shrinkage, rust or other corrosion, smog,</li> </ol> </li> <li>2. Existing Damage: We do not cover any loss or damage which occurred prior to the Cover Period</li> <li>3. Loss or Damage or Collapse of “Building” due to structural defects, poor maintenance, workmanship</li> <li>4. Loss or damage or destruction arising directly or in consequence of: <ol style="list-style-type: none"> <li>a. Ionizing 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.</li> </ol> </li> </ol>	General Exclusions

		<ul style="list-style-type: none"> <li>b. chemical or biological emission, release, discharge, dispersal or escape or exposure of any kind.</li> <li>c. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination; however, such seepage, pollution or contamination may have been caused.</li> <li>d. asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind.</li> </ul> <ol style="list-style-type: none"> <li>5. Mysterious disappearance and Unexplained Losses.</li> <li>6. Loss by Rodents, Insects, Birds, Vermin or Domestic Pets: We do not cover any loss or damage caused by rodents, insects, birds, vermin or domestic pets. However, this exclusion does not apply to ensuing covered loss unless another exclusion applies.</li> <li>7. Loss or damage or destruction due to Your or Your Family's negligence or any willful, intentional, deliberate or criminal act or resistance to arrest by You or Your Family or any other person with Your involvement.</li> <li>8. Loss or damage directly or indirectly, proximately or remotely occasioned by or contributed to or traceable to or happening through in consequence of war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not) civil war, mutiny, rebellion, revolution, insurrection, conspiracy, military or usurped power.</li> <li>9. Where the Insured Building (except in case of domestic/residential rental use) / Contents/ Jewellery / Portable Electronics &amp; Fine Art and Valuables are used for commercial, rental or profit generation purposes.</li> <li>10. Any loss or damage caused by or resulting from the nationalization, requisition, destruction, confiscation of or damage to property by or under the order of any government or public or local authority</li> <li>11. Under Building All Risk cover any loss or damage caused to or by or resulting from Unauthorized Structures.</li> <li>12. Loss or damage to the Contents or Fine Art and Valuables or items in Refrigerator/Fridge or similar type of Cold Storage caused by extremes of temperature, dampness or dryness of atmosphere or water vapour.</li> <li>13. Loss or damage to Livestock, Motorcycles and Vehicles of any description.</li> <li>14. Loss Destruction of or Damage to articles of Consumable Nature</li> <li>15. Under Contents All Risk Cover - Breakage, Cracking or Scratching of Crockery, Glass, Cameras, Binoculars, Lenses, Musical Instruments, Sports Gear and similar articles of brittle or fragile nature, unless caused by fire.</li> <li>16. Over Winding, Denting or Internal Damage of Watches and Clocks.</li> <li>17. Loss or damage caused by or resulting from dyeing, bleaching, repairing, restoring, retouching or renovation</li> <li>18. Manufacturing defects in Electrical, Mechanical and Electronic Items for which the manufacturer is responsible</li> <li>19. Loss or damage arising out of improper handling, dismantling, fitting, adjustment, repair, alteration or modification not approved by the makers/ manufacturers and/or the agents of makers/ manufacturers or use of such property contrary to the directives of the makers/manufacturers and/or his agents.</li> <li>20. Loss of or damage to the property Insured under this Policy falling under the terms of the maintenance agreement. Or liable to be repaired or made good by a third party under any contract of agreement</li> <li>21. Loss of Insured property from safe inside Building, following use of the key or any duplicate thereof or access code to the safe belonging to the Insured, unless this has been obtained by threat or by violence.</li> <li>22. Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at sonic or supersonic speeds</li> </ol>	
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10	Special Conditions and Warranties (if any)		
11	Admissibility of Claim	<p>Upon the happening of any event giving rise to a claim,</p> <ol style="list-style-type: none"> <li>1. You must Inform Us immediately about occurrence of the Loss. While intimating the claim, You shall be required to furnish all the requisite information along with Your Policy details, such as <ol style="list-style-type: none"> <li>a. Date and Time of loss</li> <li>b. Location of Loss</li> <li>c. Details of report to any Authority that You made</li> <li>d. Submit photographs of loss or physical damage, wherever possible.</li> </ol> </li> <li>2. In event of a claim arising under this Policy, You shall arrange for submission of the following to the Company: <ol style="list-style-type: none"> <li>a. Duly completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company. Also, the details of any other insurance Policy that covers the damage or loss for which You have filed Your claim</li> <li>b. Copy of Fire Brigade Report in case of Fire</li> <li>c. Copy of Police report (FIR) for Theft and Burglary Claims</li> <li>d. Copy of Newspaper cutting / Meteorological report (For Act OfGodperils)</li> <li>e. Repair / reinstatement quotations and Invoices (wherever Applicable)</li> </ol> </li> </ol>	General Conditions

		<p>f. For Total Loss Claims (Building), apart for the documents mentioned in Section 1</p> <ol style="list-style-type: none"> <li>i. Property title documents</li> <li>ii. Completion Certificate and Occupancy Certificate</li> <li>iii. Building Layout Plan or Architect Report</li> </ol> <p>g. Signed EFT mandate / DV and cancelled cheque copy</p> <p>h. CKYC documents for claims of Rs 1 Lakhs and above. (CKYC form, PAN and address proof)</p> <p>i. Any other document deemed necessary</p> <p><b><u>Sample Claim Procedure</u></b></p> <p><b>If Your Contents of your Home is insured for ₹ 10,00,000 and if it is partially destroyed in fire , then We pay your claim to replace the items or repair the items which is destroyed or damaged. For E.g if a TV Set of ₹ 1.00.000 is destroyed , we will pay You ₹ 1,00,000 for the TV and if it is repairable and the repair cost is ₹ 15,000, We will pay the repair cost of ₹ 15,000 subject to single item limit and any deductible applicable in your policy</b></p> <p><b>If Your Laptop is insured for Rs 40,000 and your laptop is stolen when you are travelling with it to another city , we will pay You ₹40,000 for the laptop subject to any deductible if applicable in your policy</b></p>	
12	Policy Servicing – Claim Intimation and Processing	<p>Policy holder needs to intimate the claim to us thru any of the following means:</p> <ul style="list-style-type: none"> <li>• Call our 24 Hours Toll free number : +1800 266 7780 / +1800 119 966</li> <li>• Email to us at <a href="mailto:general.claims@tataaig.com">general.claims@tataaig.com</a></li> <li>• Walk in to our nearest branch</li> </ul> <p>Policy holder needs to provide following details while reporting a claim.</p> <ul style="list-style-type: none"> <li>• Policy number</li> <li>• Date of loss</li> <li>• Loss Location</li> <li>• Nature of loss</li> <li>• Contact details (Mobile and email)</li> </ul> <ul style="list-style-type: none"> <li>• You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.</li> <li>• <b>Right to Inspect</b></li> </ul> <p>You must allow, and give full cooperation to, the survey/investigation of Your claim by Us. You must permit Us, and any surveyor, officer or other representative that We authorize, at all reasonable times to enter and inspect Your property, take photographs, or take into custody any article for scientific testing and investigation. You must answer truthfully and fully all questions asked to You concerning the claim and submit all documents that We will require.</p>	General Conditions
13	Grievances Redressal and Policyholders Protection	<p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800- 266-7780/022-66939500 (tolled) or You may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a>.</p> <p><b>Our Grievance Redressal Officer</b></p>	Grievance Redressal

		<p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Customer Support, Tata AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>E-mail: customersupport@tataaig.com</p> <p>Visit the Servicing Branch mentioned in the policy document</p> <p><b>Nodal Officer</b> Please visit Our website at <a href="http://www.tataaig.com">www.tataaig.com</a> to know the contact details of the nodal officer for Your servicing branch.</p> <p>After investigating the grievance internally and subsequent closure, we will send Our response as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, we will inform You of the same through an interim reply.</p> <p><b>Insurance Ombudsman</b> If the Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></p>	
14	Obligations of the Policyholder	<p>Please disclose all material facts about the property before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. Material facts for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.</p> <ul style="list-style-type: none"> <li>• Make true statements and full disclosure in the claim and related documents.</li> </ul>	General Terms and Conditions

**Declaration by the Policyholder:**

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

Place:

Date:(Signature of the Policyholder)

Note- In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)

**Legal Disclaimer Note:** The information must be read in conjunction with the 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.