

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	Tata AIG Bharat Griha Raksha Policy																															
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0019V02202021																															
3	Structure	Basis of Sum Insured: Indemnity																															
4	Interests Insured	Residential dwelling and Contents																															
5	Sum Insured	<p>The monetary amount shown against each Coverage in the Policy Schedule which shall be Our maximum liability for any and all claims under that cover during the Policy Period/Cover Period.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Coverage Name</th> <th style="text-align: left;">Basis of Sum Insured</th> </tr> </thead> <tbody> <tr> <td colspan="2">Base Cover</td> </tr> <tr> <td>Home Building Cover</td> <td>Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared</td> </tr> <tr> <td>Home Contents Cover</td> <td>Replacement cost of General Contents</td> </tr> <tr> <td colspan="2">In-Built Covers</td> </tr> <tr> <td>Loss of Rent and Rent for Alternative Accommodation</td> <td>Upto the amount specified in Policy Schedule</td> </tr> <tr> <td>1. fees of architect, surveyor, consulting engineer;</td> <td>up to 5% of the claim amount for reasonable</td> </tr> <tr> <td>2. costs of removing debris from the site.</td> <td>up to 2 % of the claim amount for reasonable</td> </tr> <tr> <td colspan="2">Optional Covers</td> </tr> <tr> <td>Valuable Contents (under Home Contents cover):</td> <td>Agreed Value Basis as agreed between You and Us</td> </tr> <tr> <td>Personal Accident Cover:</td> <td>Rs. 5,00,000 per person</td> </tr> <tr> <td colspan="2">Add Ons</td> </tr> <tr> <td>Temporary Resettlement Expenses Cover</td> <td>Upto the amount specified in Policy Schedule</td> </tr> <tr> <td>Personal Liability Cover</td> <td>Upto the amount specified in Policy Schedule</td> </tr> <tr> <td>Accidental Damage - General Contents</td> <td>Upto the amount specified in Policy Schedule</td> </tr> </tbody> </table>	Coverage Name	Basis of Sum Insured	Base Cover		Home Building Cover	Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared	Home Contents Cover	Replacement cost of General Contents	In-Built Covers		Loss of Rent and Rent for Alternative Accommodation	Upto the amount specified in Policy Schedule	1. fees of architect, surveyor, consulting engineer;	up to 5% of the claim amount for reasonable	2. costs of removing debris from the site.	up to 2 % of the claim amount for reasonable	Optional Covers		Valuable Contents (under Home Contents cover):	Agreed Value Basis as agreed between You and Us	Personal Accident Cover:	Rs. 5,00,000 per person	Add Ons		Temporary Resettlement Expenses Cover	Upto the amount specified in Policy Schedule	Personal Liability Cover	Upto the amount specified in Policy Schedule	Accidental Damage - General Contents	Upto the amount specified in Policy Schedule	
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6	Policy Coverage	<p>Home Building Cover - We cover physical loss or damage, or destruction of your Home Building because of any Insured Event as mentioned below:</p> <ol style="list-style-type: none"> 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 	Clause C																														

		<p>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.)</p> <p>9. Missile testing operations</p> <p>10. Riot, Strike, Malicious Damages</p> <p>11. Act of Terrorism (Coverage as Per Terrorism)</p> <p>12. Bursting or overflowing of water tanks, apparatus and pipes.</p> <p>13. Leakage from automatic sprinkler installations</p> <p>14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events</p> <p>We will also pay You for</p> <p>1.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:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>3. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;</p> <p>4. up to 2 % of the claim amount for reasonable costs of removing debris from the site.</p> <p>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 mentioned above.</p>	
7	Optional/Add-On Cover	<p>Covers mentioned here shall only apply if you have opted for any of these covers.</p> <p>a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):</p> <p>i. If the Valuable Contents of Your Home are physically damaged by any Insured Event listed under Policy coverage for Home contents cover, We will pay the cost of repairing the item/s.</p> <p>ii. If the Valuable Contents of Your Home are a Total Loss, We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. 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. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.</p> <p>b. Personal Accident Cover:</p>	

		<p>In the event an Insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of either You or Your Spouse, We will pay compensation of ₹ 5,00,000 (Rupees Five Lakh) per person.</p> <p>In the event of the unfortunate death of the Insured, the Personal Accident cover shall continue for the Spouse until expiry of the policy.</p> <p>1. ADD-ONS:</p> <p>A. Temporary Resettlement Expenses Cover: In consideration of additional premium If a covered loss makes Your Home uninhabitable, We Will reimburse You for the below specified Expenses up to the Sum Insured specified in the Policy schedule. Covered Expenses:</p> <p>a. Cost of packing, unpacking and transportation which You incur in relocating your Insured Property or part thereof from the risk location to the location to be occupied by You as alternate accommodation</p> <p>b. Cost of emergency purchases like food, medicines, clothes, infant essential items up to 25% of Sum Insured.</p> <p>B. Personal Liability Cover: In consideration of additional premium, We will reimburse You against compensation and litigation expenses (incurred with Our prior written consent), during Policy Period which You may become legally liable to pay on account of:</p> <p>a) Accidental death or Bodily Injury to any person other than You and/or Your Family due to Insured Perils, subject to the Sum Insured</p> <p>b) Accidental damage to property of any person other than You and/or Your Family due to Insured Perils subject to the Sum Insured</p> <p>C. Accidental Damage - General Contents Coverage: In consideration of additional premium, we will cover accidental damage to covered General Contents (excluding Portable Electrical / Electronic item) within Your Home Building upto Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance due to any unforeseen, external, visible and violent impact during the Policy Period if such accidental damage causes the item to not function in its intended manner of normal use</p>	
8	Loss Participation	Nil	
9	Exclusions	<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, willful 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 	Clause F

		<p>ii. an Insured Event itself results from pollution or contamination.</p> <p>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.</p> <p>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.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>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.</p> <p>12. Costs, fees or expenses for preparing any claim.</p>	
10	Special Conditions and Warranties (if any)	<p>Conditions -</p> <p>1. Make true and full disclosure in the proposal and related documents</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>2. Obligation to take care: You must</p> <p>a) keep your Home Building and Home Contents in good condition and well maintained and 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> <p>3. Inform change in circumstances: you must inform us immediately if</p> <p>a) you change your address,</p>	Clause G(l)

		<p>b) you make any addition, alteration, extension to the structure of your Home Building,</p> <p>c) you let out your Home Building, or your Home Building will no longer be solely occupied by you,</p> <p>d) you change the use of your Home Building.</p> <p>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 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> <p>Temporary Resettlement Expenses Cover: Special Conditions:</p> <p>a) If prior to the covered loss you are not living in the Home or have moved due to construction or renovation or expiry of tenancy agreement, then Temporary Resettlement Expenses Cover for the location will not apply.</p> <p>b) You must submit a certificate from an architect or the local authority to show that your Home Building is not fit for living.</p>	
11	Admissibility of Claim	<p>Claim will be admitted under the policy if an insured event has occurred during the policy period affecting the insured property/ interest and terms and conditions of the policy has been complied with and subject to the following;</p> <p>a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.</p> <p>b. When We request, You must:</p> <p>i) support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/ replacement/ repairs.</p> <p>ii) allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.</p> <p>iii) give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.</p> <p>c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.</p> <p>Fraudulent Claim - If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:</p> <p>i. We will not pay,</p> <p>ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and Premium that You have paid, and</p> <p>iii. We can also inform the police, and start legal proceedings against You.</p>	Clause-G(IV)(4)

		<p>Sample Claim Calculation –</p> <p>If Your Home Contents is insured for ₹ 10,00,000 and get 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 repaired and the repair cost is ₹ 15,000 We will pay the repair cost of ₹ 15,000.</p> <p>The area of Your Home Building is 100 sq.m. You declare and we accept, that rate of cost of construction of Your Home Building is ₹ 20,000 per sq.m. Your Home Building is insured for ₹ 20,00,000. Your Home Building is damaged by earthquake and is a total loss. Our surveyor assesses the reconstruction cost on the date of earthquake at ₹ 16,00,000 calculated at ₹ 16,000 per sq m for that town. Since We accepted the rate that You declared, We will pay ₹ 20,00,000.</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"> • Call our 24 Hours Toll free number : +1800 266 7780 / +1800 119 966 • Email to us at general.claims@tataaig.com • SMS : Type in “CLAIMS” and send it to “5616181” • Walk in to our nearest branch <p>Policy holder needs to provide following details while reporting a claim.</p> <ul style="list-style-type: none"> • Policy number • Date of loss • Nature of loss • Contact details (Mobile and email) <p>If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.</p> <p>1.Immediate notice to Us</p> <ol style="list-style-type: none"> a) As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required. b) You can give notice to any of Our offices or call-centers. c) You must state in this notice <ol style="list-style-type: none"> i. the Policy Number, ii. Your name, iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of Your Home Building or any of Your Home Contents, viii. details of loss or damage under any Optional Cover, ix. submit photographs of loss or physical damage, wherever possible. <p>2.Steps to prevent loss and damage:</p> <ol style="list-style-type: none"> a) You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents. b) Until We have inspected Your Home Building and Home Contents, and have given Our consent, 	Clause G(IV)

		<ul style="list-style-type: none"> i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. <p>3.Immediate notice to Authorities:</p> <ul style="list-style-type: none"> a) As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police. b) 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>4. Submit Claim:</p> <ul style="list-style-type: none"> I. Claim form: <ul style="list-style-type: none"> a. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site. b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You. II. We shall not be liable for any loss or damage where delay on Your part has resulted into increase in the amount of assessed loss. We disclaim liability for a claim you have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder. 	
13	Grievances Redressal and Policyholders Protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <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 customersupport@tataaig.com.</p> <p>Our Grievance Redressal Officer</p> <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>	Clause K

		<p>Visit the Servicing Branch mentioned in the policy document</p> <p>Nodal Officer Please visit Our website at www.tataaig.com 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>Insurance Ombudsman 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 - https://igms.irda.gov.in/</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"> • Make true statements and full disclosure in the claim and related documents • 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. <ul style="list-style-type: none"> a. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and b. ensure that unauthorized persons do not occupy Your Home Building. • You must inform Us immediately if <ul 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. • Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. 	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.