

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	CHOLA MS BHARAT GRIHA RAKSHA POLICY	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0014V02202021	
3	Structure	Building on Reconstruction value basis, Contents on Replacement value basis, Valuable items on Agreed value basis Personal Accident cover on fixed value basis	
4	Interests Insured	Home Building , is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc. Additional Structures - ' if they are on the same site, are used as part of Your Home Building: a. garage, domestic out-houses used for residence, parking spaces or areas, if any; b. compound walls, fences, gates, retaining walls, internal roads; c. verandah or porch and the like; d. septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover, any other structure.	Clause C: Home Building Cover
		Home Contents refer to articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents. General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennas, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.	Clause D: Home Contents Cover
5	Sum Insured	a. For residential structure of Your Home including fittings and fixtures: Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.	Clause C: Home Building Cover 4. Sum Insured
		b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)	
		If You have opted for Home Building and Home Contents cover, the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakhs (Rupees Ten Lakh) are automatically covered.	Clause D: Home Contents Cover 2. Sum Insured
		If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.	

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6	Policy Coverage	<p>The Chola MS Bharat Griha Raksha Policy is meant to cover Home Building and Home Contents and provides insurance cover for physical loss or damage to, or destruction of, Insured Property by the following unforeseen events occurring during the Policy Period..</p> <p>STANDARD COVER</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 Premises stand, 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 12. Bursting or overflowing of water tanks, apparatus and pipes, 13. Leakage from automatic sprinkler installations. 14. Theft within 7 days from the occurrence of, and proximately caused by, any of the above <p>INBUILT COVER</p> <ol style="list-style-type: none"> 1. Loss of Rent - upto 3 yrs 2. Rent for Alternative Accommodation- upto 3 yrs 3. Professional Fees - towards architect, surveyor, consulting engineer fees – Upto 5% of Claim amount 4. Clearance and removal of Debris clause - Upto 2% of the claim amount 5. Complete waiver of underinsurance 	<p>Clause B. Insured Events</p>
			<p>Clause C: Home Building Cover - 5. What we pay and 6. Loss of Rent and Rent for Alternative Accommodation Clause I. Waiver of Underinsurance</p>
7	Add-on cover	<p>OPTIONAL COVERS</p> <p>Following Add-on covers can be purchased on payment of additional Premium.</p> <p>1. Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover): Valuable contents such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover. Requirement of valuation certificate is waived if the Sum Insured opted is up to ₹ 5 Lakh (Rupees Five Lakh) and individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).</p> <p>Personal Accident Cover: If the insured peril causing damage to Home Building and/or Contents also results in the death of either Insured or spouse, is eligible for a compensation of ₹ 5 Lakh per person.</p>	<p>Clause E: Additional Covers</p>

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		Additional Add on covers (for detailed wordings refer our website www.cholainsurance.com) Accidental Damage Extension Expenses for shifting to alternate accommodation Third Party Liability cover Emergency Expenses Undamaged foundation EMI Defend New Acquisitions Expenses to cover damages due to fire in nearby premises. Damage to Utility System	
8	Loss Participation	Nil deductible (except for terrorism) For terrorism risk the Excess shall be as per the Clause attached to this policy.	
9	Exclusions	Key exclusions (Please refer to policy document for entire list of exclusions) Deliberate, wilful or intentional act or omission War, invasion, war-like operations, civil commotion Ionising radiation, Pollution or contamination, Exclusion of Electrical/electronic items against breakdown Property is missing or has been mislaid; anything moved from insured location; Consequential or indirect loss or damage, Addition, extension, or alteration to Your building more than 10% of its carpet area Costs, fees or expenses for preparing any claim.	Clause F. Exclusions
10	Special conditions and warranties (if any)	1. Make true and full disclosure in the proposal and related documents 2. Obligation to take care of Your Home Building and Home Contents in good condition and well maintained and without any defects 3. Inform change in circumstances due to change of address, due to any alteration, additions or extensions in Home Building, if the Building is let out and due to change of use of your building 4. 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. 5. You must also give true and full information in Your claim and submit true documents. 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. This Policy will automatically end in the following cases: a. Destruction of Your Home Building b. Exhaustion of Sum Insured c. Change of use of Your Home Building or Home Contents d. Sale of Your Home Building or Home Contents e. In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.	Clause G. Conditions

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11	Admissibility of Claim	<p>You must state in this notice</p> <ol style="list-style-type: none"> the Policy Number, Your name, details of report to the police that You made, details of report to any Authority that You made, details of the Insured Event, a brief statement of the loss, particulars of any other insurance of Your Home Building or any of Your Home Contents, details of loss or damage under any Optional Cover or Add-ons, submit photographs of loss or physical damage, wherever possible. <p>report to police, fire authorities and appropriate legal Authorities,</p> <p>take all reasonable steps to prevent further damage to Home Building and Home Contents</p> <p>preserve and collect evidence, take and preserve photographs</p> <p>assist insurer and its representatives in collecting evidence and details, give all information, books of accounts, and other documents to insurer,</p> <p>submit claim form at the earliest opportunity but within 30 days from the date You first notice the loss or damage</p> <p>For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted</p> <p>Fraudulent claim</p> <p>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> <ol style="list-style-type: none"> We will not pay, We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and We can also inform the police, and start legal proceedings against You. 	
12	Policy Servicing - Claim Intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customercare@cholams.murugappa.com. Claim intimations be sent to notifyclaim@cholams.murugappa.com</p> <p>Documents required for Claim processing:</p> <p>Claim form,</p> <p>Fire Brigade Report / FIR,</p> <p>Meterological Report in case of AOG perils,</p> <p>Books of Accounts,</p> <p>Stock Register,</p> <p>Copy of Asset Register,</p> <p>Repair / Replacement estimate,</p> <p>Repair / Reinstatement Bills,</p> <p>Proof of Reinstatement,</p> <p>KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,</p> <p>Any other Document,</p>	

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		Turn Around Time for claims settlement is 21 working Days (Excluding Claims falls under RIV basis).	
13	Grievance Redressal and Policyholders Protection	<p>GRIEVANCES</p> <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>1. 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: In case of any grievance the insured person may contact the company through Website: www.cholainsurance.com Toll free: 1800 208 9100 E-Mail: customercare@cholams.murugappa.com Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.com For details of grievance officer, kindly refer the link www.cholainsurance.com If 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://bimabharosa.irdai.gov.in/</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.</p>	Clause K. Grievances

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		<p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.cioins.co.in/ombudsman, or on company website www.cholainsurance.com.</p>	
14	Obligations of Policyholder	<p>You have some obligations to fulfil. You must:</p> <ul style="list-style-type: none"> - state all and true information about Yourself and Your home and articles or things inside Your home when You submit a proposal, - take care to prevent theft, loss or damage to Your Home Building and Home Contents, and - ensure that unauthorised persons do not occupy Your Home Building, - make true and full disclosure in Your claim and documents supporting the claim, - give Us full cooperation for inspection and investigating the claim that You will make, - make a claim when You suffer loss, and follow the claim procedure, - Inform to Us change in circumstances such as if You change Your address, You make any addition, alteration, extension to structure of Your Home Building, You change use of Your Home Building, You let out Your Home Building, Your Home Building no longer be solely occupied by You. 	
Declaration by the Policyholder:			
I have read the above and confirm having noted the details			
	Place:		
	Date:		Signature of the Policyholder:

Note:

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.