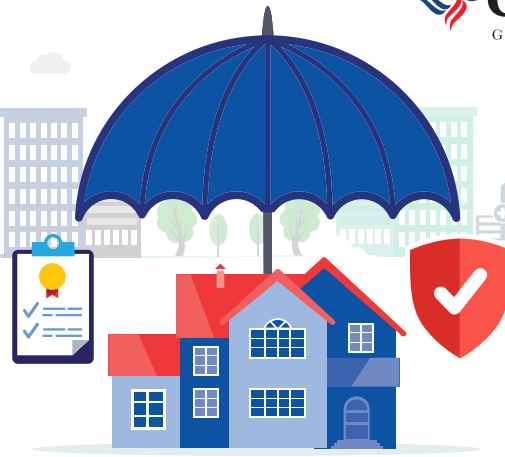


**We love your home as much as you do.**



## Chola MS Bharat Griha Raksha Policy

Chola MS Bharat Griha Raksha Policy provide insurance cover for your Home Building and/or General Contents which is damaged or destroyed physically because of insured events that occur during the period of this policy.



### HOME BUILDING COVER

is for the building of your home. Additional structures such as garage, verandah, domestic outhouses for residence, compound walls, retaining walls, parking space, solar panels, water tanks or residence, permanent fixtures and fittings are also covered if specifically declared.



### HOME GENERAL CONTENTS COVER

is for general contents of household use in your home.

## What is covered?



Fire



Explosion or implosion



Lightning



Earthquake / other convulsions of nature



Storm, cyclone, hurricane, tsunami, flood etc.



Landslide / rockslide of the land on which your home building stands



Bush, forest and jungle fire



Impact damage of any kind



Missile testing operations



Riot, strikes, malicious damages



Acts of terrorism



Bursting / overflowing of water tanks / pipes



Leakage from automatic sprinklers



Theft within 7 days from the occurrence of insured events



## Inbuilt covers



Up to 5% of the claim amount for reasonable fees of architect, surveyor and consulting engineer



Up to 2% of the claim amount for reasonable costs of removing debris from the site



Loss of rent up to 36 months



Rent for alternative accommodation up to 36 months

## Key features

- Cover for 14 insured events
- Long term cover for contents
- 2 optional cover
- 4 Inbuilt cover
- Underinsurance waiver
- Nil deductible (except terrorism)
- Inbuilt auto escalation 10% for building SI
- Cover for building with or without additional structures
- Annual or long term policy up to 10 years
- Sum insured on RIV basis for building and replacement basis for general content

## Optional covers for additional protection



Cover for valuable content such as jewellery, silverware, paintings, works of art etc. on agreed value basis subject to valuation report



Personal Accident Cover - due to insured events - accidental death only to insured and spouse, ₹ 5 Lakhs each for additional premium

## Sum Insured



Home Building - Carpet area (in sq mtrs) X construction cost per unit carpet area at the commencement of policy, declared by customer and agreed by insurer



Home Contents - In built cover if both building and contents cover are opted - 20% of building SI or ₹ 10 Lakhs whichever is less. Can opt for a higher SI by declaring general content along with details and by paying additional premium

## Who can purchase the policy?

- Building - Owner or tenant or licensee or employee and are liable for insurance
- Content - owner, or purchased under instalment / hire purchase, or on lease or responsible under contact of employment

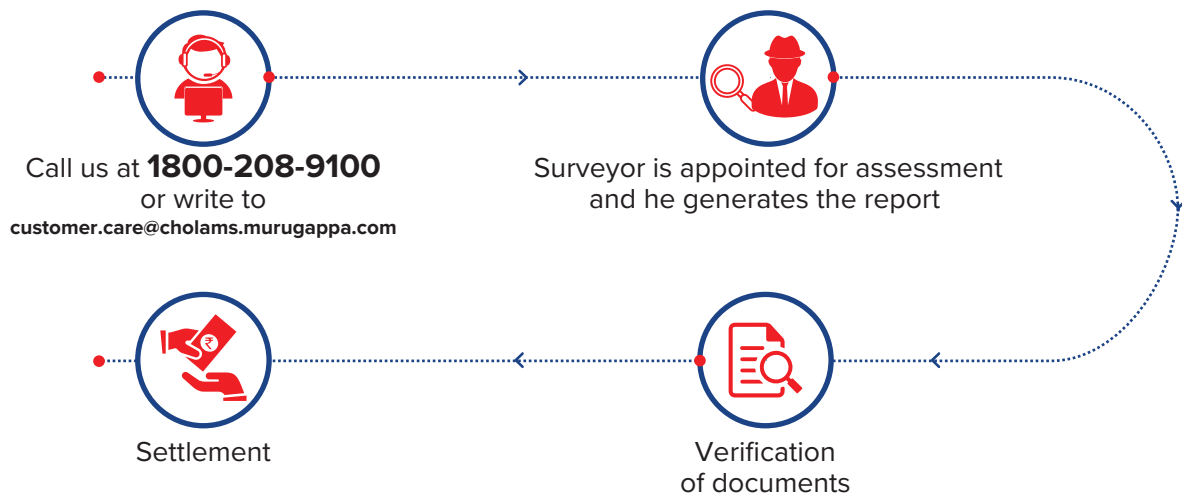


## What is predominantly not covered?\*

- Deliberate, wilful or intentional act • War, invasion, war-like operations • Ionising radiation
- Property is missing or has been mislaid • Consequential or indirect loss or damage
- Pollution or contamination • Costs, fees or expenses for preparing any claim
- Addition, extension, or alteration to your building more than 10% of its carpet area
- Exclusion of electrical / electronic items against breakdown

\*Please refer to policy document for complete list of exclusions

## Claim Process



## Why Chola MS?



Quick &  
hassle-free  
claims



24X7 support  
on call, email



Instant policy  
issuance



Virtual Assistant  
JOSHU

## Reach us at:



customercare@cholams.murugappa.com



CholaMSInsurance



@cholams



www.cholainsurance.com



1800-208-9100 (Toll Free)



7305234433

### Cholamandalam MS General Insurance Company Limited

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)

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Chola MS Bharat Griha Raksha Policy.

\*SMS charges as applicable

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Terms and Conditions apply.

Prohibition of rebates 41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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