

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



## HOME PACKAGE POLICY-GRIHA RAKSHA

Home Package Policy-Griha Raksha Policy is a comprehensive policy which covers both Property and Person. The product is aimed to protect all reasonable exposures of a home owner.

### What is covered?



Fire, natural and man-made calamities



Burglary



Home utility appliances



Home appliances



Personal accident



Accidental hospitalization



Personal baggage

### What is predominantly not covered?

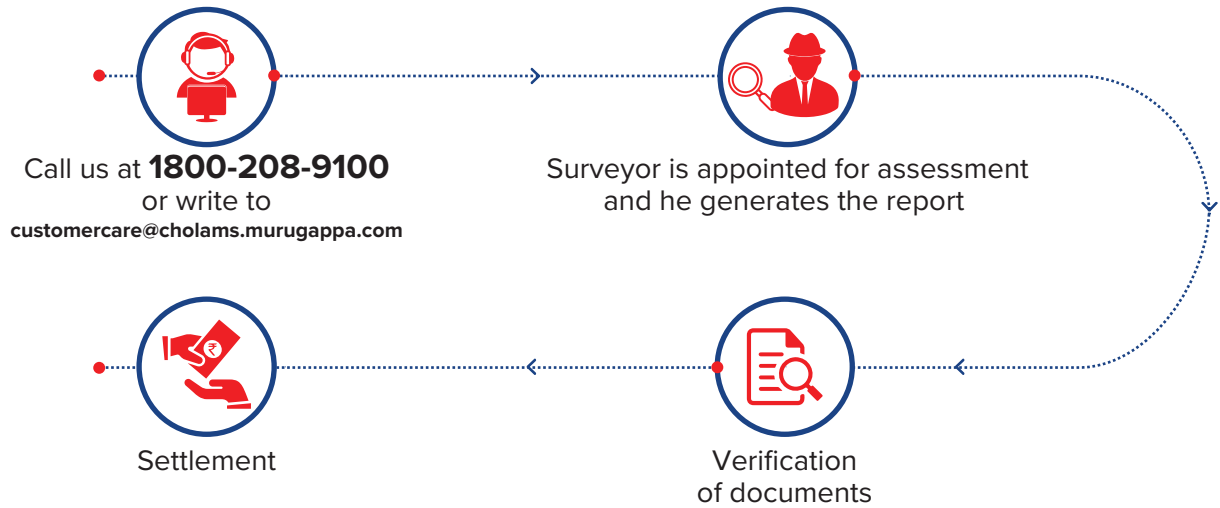
- Loss of money and valuables • Loss or damage to motor vehicles, pedal cycles, live stock
  - Loss due to depreciation • Loss due to wear and tear • Loss due to forest fire
  - Loss due to the unlawful occupation of residents of the building
- And others.

### Benefits of Having Home Package Policy

- Total insurance solution for Property & Person • Tailored to suit insurance requirement.
- All home contents new or old covered upto the sum insured • No list and serial number whilst taking the policy • Automatic increase in sum insured by 10% every year during the policy period for Building only. • Underinsurance is waived for Fire section. • 'Nil' deductible other than Terrorism for Fire Section



# Claim Process



## Why Chola MS?



Quick &  
hassle-free  
claims



24X7 support  
on call, email



Instant policy  
issuance

## Reach us at:

[customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com) CholaMSInsurance @cholams **7305234433**

chola\_ms [cholainsurance.com](http://cholainsurance.com) 1800-208-9100 (Toll Free) virtual assistant JOSHU

### Cholamandalam MS General Insurance Company Limited

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)  
Regd. Office: Dare House, 2, N.S.C Bose Road, Chennai - 600 001, India.  
T: +91-44-4044 5400 | F: +91-44-4044 5550 | E: customercare@cholams.murugappa.com

Trade Logo displayed above belongs to CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (formerly TI Financial Holdings Limited) and Mitsui Sumitomo Insurance Company Limited and used by Chola MS under License.

Home Package Policy-Griha Raksha.

\*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.

CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | UIN: IRDAN123RP0086V04200203 | CMS/HOME/CHOLAGRIHARAKSHA/EBROCHURE/ENG/3622/DEC2023

