

**1. Why Kshema Bharat Griha Raksha?**

Your home is your sanctuary, a place where you feel safe and joyful. To preserve that sense of security and happiness, it's essential to protect it from unforeseen risks. Kshema Bharat Griha Raksha Policy offers comprehensive coverage for your home and its belongings, shielding them from unexpected and unfortunate events.

**2. Who can buy this Cover?**

If you own the building, you can purchase the home building cover. Whether you're a tenant or an owner, you also have the option to buy home contents cover for your belongings.

**3. What is the Policy Tenure?**

The policy should be for minimum 1 year and maximum 10 years.

**4. Under what circumstances can the insurer refuse to renew the policy?**

Due to several reasons, the renewal of the Bharat Griha Raksha policy may be rejected:

- Wrong information about the insured building and contents of the home
- Not disclosing the material used in construction.
- Fraudulent activities
- Not cooperating with the insurer.

**5. Can Long Term policy be offered for more than 10 years?**

It is restricted to 10 years only

**6. What is covered under this policy?**

There are three types of coverages offered under the Kshema Bharat Griha Raksha Policy:

- Building structure
- Valuable contents of the house
- Optional covers for portable contents

**7. What is the Property/Building age limit for Griha Raksha policy?**

There is no specific age limit; the policy is available to all eligible property owners and tenants.

**8. Can all individuals in the family be covered under Personal Accident?**

Personal Accident Coverage is limited to the Insured and their spouse. In case of death of Insured and/or their spouse (after the occurrence of insured peril) - Rs 5 lakhs per person can be claimed from the insurance company.

**9. Is there any Sum insured capping for Griha Raksha Product?**

No capping of the Sum Insured.

**10. Is Underinsurance applicable under this policy?**

No

**11. How do I cancel my Kshema Bharat Griha Raksha Policy?**

You can cancel your policy by mailing to [customer.support@kshema.co](mailto:customer.support@kshema.co) or by calling at 1800 572 3013

**12. Can the Kshema Bharat Griha Raksha Policy cover Holiday Homes or Homestays?**

No, it covers only Residential Buildings

**13. What should I do in case of an accident to make a claim under the Kshema Bharat Laghu Udyam Suraksha Policy?**

If an accident occurs, you must promptly inform us by calling our 24-hour Customer Care on 1800 572 3013 or you can email us on [customer.support@kshema.co](mailto:customer.support@kshema.co), supply all required information and documentation, and adhere to the claims process detailed in your policy documents.

**14. When do I pay the premium?**

You must pay premium in advance. The insurance cover begins only after we receive Your premium.

**15. How is loss assessment done?**

The surveyors or representatives are appointed 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.