

**Kshema Bharat Griha Raksha Policy**

**Customer Information Sheet**

This document provides only key information about your policy.  
Please refer to the policy document for detail terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in Next Column)	Policy Clause Number
1)	Name of Insurance Product	Kshema Bharat Griha Raksha Policy	Clause A
2)	Unique Identification Number allotted by IRDAI	IRDAN162RP0003V01202324	
3)	Type of Insurance Product	<p>Both Indemnity and Benefit (where policy has elements of both)</p> <ul style="list-style-type: none"> <li><b>Indemnity basis:</b> It is to restore YOU to the same financial position as YOU were before a covered loss or damage occurred. (Home building cover and home contents cover)</li> <li><b>Benefit basis:</b> Where WE pay YOU a fixed amount under the policy on the occurrence of a covered event (Optional cover Personal accident)</li> </ul>	Clause C, D, E
4)	Sum Insured	<p><b>Sum Insured</b> refers to the maximum amount that an insurance company agrees to pay in the event of a covered loss or claim. It represents the total value of the property, asset, or risk being insured and serves as the basis for determining the coverage limits and premiums of an insurance policy. The sum insured should reflect the actual value of the insured property or risk to ensure adequate coverage in the event of a loss.</p> <p><b>For Home Building:</b> If You have purchased a policy of more than one-year duration, the Sum Insured will automatically increase each year by 10% for Home Building Cover without additional premium for a maximum of 100% of the Sum Insured at Policy Commencement Date.</p> <p><b>For Home contents:</b> The policy has inbuilt cover for General Contents of Your Home equal to 20% of the Sum Insured for Home Building subject to a maximum of Rs.10 Lakhs (Rupees Ten lakh) if You have opted for both Home Building and Home Contents cover.</p> <p>The cost of construction is calculated as follows-</p> <p>[Carpet area of Your home structure in sq.m. X rate of cost of construction at the commencement date declared by You and accepted by Us] + cost of construction for additional structures at the Policy Commencement date declared by You and accepted by Us.</p> <p>The rate of cost of construction is the prevailing rate of cost of construction of Your Home Building at the Policy Commencement date as declared by You and accepted by Us.</p>	Clause A

5)	<p><b>Segments for Coverage</b></p> <p>Home Building Cover Home Contents Cover Optional covers:</p> <ul style="list-style-type: none"> <li>i. Cover for Valuable Contents on Agreed Value Basis.</li> <li>ii. Personal Accident Cover.</li> </ul> <p>In-built Covers</p> <p>The Kshema Bharat Griha Raksha Policy also pays for the following expenses:</p> <ul style="list-style-type: none"> <li>a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;</li> <li>b. Upto 2% of the claim amount for reasonable costs of removing debris from the site.</li> </ul> <p>Further, the policy also pays for Loss of Rent and Rent for Alternative Accommodation while the Home Building is not fit for living because of physical loss arising out of an Insured Event.</p>	Clause B,C,D,E																				
6)	<p><b>Policy Coverage (What the policy covers?)</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #d3d3d3;"> <th style="width: 50%;">Column A</th> <th style="width: 50%;">Column B</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">We cover physical loss or damage, or destruction caused to the Insured Property by</td> <td style="padding: 5px;">We do not cover any loss or damage, or destruction caused to the Insured Property</td> </tr> <tr> <td style="padding: 5px;">Fire</td> <td style="padding: 5px;">Caused by burning of Insured Property by order of any Public Authority.</td> </tr> <tr> <td style="padding: 5px;">Explosion or Implosion</td> <td style="padding: 5px;"></td> </tr> <tr> <td style="padding: 5px;">Lightning</td> <td style="padding: 5px;"></td> </tr> <tr> <td style="padding: 5px;">Earthquake, volcanic eruption or other convulsions of nature</td> <td style="padding: 5px;"></td> </tr> <tr> <td style="padding: 5px;">Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</td> <td style="padding: 5px;"></td> </tr> <tr> <td style="padding: 5px;">Subsidence of the land on which Your Home Building stands Landslide, Rockslide</td> <td style="padding: 5px;">Caused by           <ul style="list-style-type: none"> <li>a. normal cracking, settlement or bedding down of new structures,</li> <li>b. the settlement or movement of made-up ground,</li> <li>c. coastal or river erosion,</li> <li>d. defective design or workmanship or use of defective materials, or</li> <li>e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.</li> </ul> </td> </tr> <tr> <td style="padding: 5px;">Bush Fire, Forest Fire, Jungle Fire</td> <td style="padding: 5px;"></td> </tr> <tr> <td style="padding: 5px;">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.)</td> <td style="padding: 5px;">caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.</td> </tr> </tbody> </table>	Column A	Column B	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property	Fire	Caused by burning of Insured Property by order of any Public Authority.	Explosion or Implosion		Lightning		Earthquake, volcanic eruption or other convulsions of nature		Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation		Subsidence of the land on which Your Home Building stands Landslide, Rockslide	Caused by <ul style="list-style-type: none"> <li>a. normal cracking, settlement or bedding down of new structures,</li> <li>b. the settlement or movement of made-up ground,</li> <li>c. coastal or river erosion,</li> <li>d. defective design or workmanship or use of defective materials, or</li> <li>e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.</li> </ul>	Bush Fire, Forest Fire, Jungle Fire		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.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.	Clause B
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	Missile testing operations		
	Riot, Strike, Malicious Damages	Caused by <ul style="list-style-type: none"> <li>a. Temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or</li> <li>b. Temporary or permanent dispossession of Your Home by unlawful occupation by any person.</li> </ul>	
	Acts of Terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.	
	Bursting or overflowing of water tanks, apparatus and pipes.		
	Leakage from automatic sprinkler installations	<ul style="list-style-type: none"> <li>a. Repairs or alterations in Your Home or the building in which Your Home is located,</li> <li>b. Repairs, removal or extension of any sprinkler installation, or</li> <li>c. Defects in the construction known to You.</li> </ul>	
	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	If it is <ul style="list-style-type: none"> <li>a. of any article or thing outside Your Home, or</li> <li>b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.</li> </ul>	
7)	<b>Available Add on for the said Product</b>	OPTIONAL COVERS <ul style="list-style-type: none"> <li>a. Cover for Valuable Contents on Agreed Value Basis</li> <li>b. Personal Accident Cover</li> </ul>	Clause E
8)	<b>Deductible / Excess / Co-Pay and Depreciation, under-insurance</b>	As per the policy Schedule	
9)	<b>Exclusions (what the policy does not cover)</b>	<p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> <li>1. Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>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.</li> <li>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.</li> <li>4. Pollution or contamination, unless <ul style="list-style-type: none"> <li>a. the pollution or contamination itself has resulted from an Insured Event, or an Insured Event itself results from pollution or contamination.</li> </ul> </li> </ol>	Clause F

	<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 on 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 later 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)	<b>Special Conditions and Warranties (if any)</b>	<ul style="list-style-type: none"> <li>• Make true and full disclosure in the proposal and related documents.</li> <li>• Make true statements and full disclosure in the claim and related documents.</li> <li>• Obligation to take care</li> <li>• Inform change in circumstances</li> <li>• Allow inspection and investigation of claim.</li> <li>• Follow claim procedure.</li> </ul>	
11)	<b>Admissibility of Claim</b>	<p><b>Claim Admissibility :</b> Is any loss or damage due to accident</p> <p><b>Denial of claims:</b> By exclusion as mentioned</p> <p><b>Below are the examples:</b></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 Rs. 20,000 per sq.. Your Home Building is insured for Rs.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 Rs. 16,00,000 calculated at Rs. 16,000 per sq m for that town. Since We accepted the rate that You declared, We will pay Rs. 20,00,000</p> <p>The area of Your Home Building is 100 sq.m. The rate of cost of construction for that town is Rs. 15,000 per sq.m. By mistake, You have declared an area of 90 sq.m., and Your Home Building is insured for Rs. 13,50,000, instead of Rs. 15,00,000. There is a loss that requires repairs that cost You Rs.5,00,000. We will pay You Rs. 5,00,000.</p>	Clause G
12)	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>Toll free / IVRS number of the insurer : Toll free No.1800 572 3013</p> <p>Website / Email : Visit <a href="https://kshema.co/">https://kshema.co/</a></p> <p>OR <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a></p>	Clause G

	<p>Details of designated company officials to be contacted in time of claim: Customer can call our customer services Executive @1800 572 3013 or mail to <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or directly walk-in to any of our offices and can get his/her claim registered with us</p> <ul style="list-style-type: none"> <li>• Surveyor / In house Loss Assessor shall reach the place of survey within 24 hours of intimation of claim.</li> <li>• Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents</li> </ul>	
<p><b>13) Grievance Redressal and Policyholders Protection</b></p>	<p>The protection of policyholders' interests is a fundamental aspect of the insurance industry aimed at safeguarding the rights and ensuring fair treatment of individuals or entities holding insurance policies. Various regulatory frameworks, guidelines, and industry practices are in place to uphold the interests of policyholders in order to ensure Transparency &amp; disclosures, Fair treatment, Compliance with regulations, Privacy and data protection, Prompt claims settlement, Grievance Redressal Mechanisms etc</p> <p>If You have any query or 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> <ol style="list-style-type: none"> <li>1. For resolution of any query, You may contact the Policy issuing office by writing to Us at Kshema General Insurance Limited, Regd. Office:# 413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016. or email Us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or through Kshema Application or call us at 1800 572 3013 (toll-free)</li> <li>2. If You are not satisfied with the resolution provided, You may escalate to our E-mail <a href="mailto:grievance.cell@kshema.co">grievance.cell@kshema.co</a> or <a href="mailto:gro@kshema.co">gro@kshema.co</a> or call us at 1800 570 2998 (toll-free) or can write to us at Grievance Redressal Office, Kshema General Insurance Limited, Regd. Office:# 413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016 or at the sub section "Grievance Redressal" on our website <a href="http://www.kshema.co">www.kshema.co</a>.</li> <li>3. If you are not satisfied with the resolution provided by us, you have the option to approach the Insurance Ombudsman for grievance redressal at <a href="https://www.cioins.co.in">https://www.cioins.co.in</a>. Alternatively, you may also contact the Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal at <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a> or via the IRDAI Grievance Call Centre (GCC) at toll-free numbers 1800 4254 732 / 155255.</li> </ol>	Clause K
<p><b>14) Obligations of prospective Policyholder / Customer</b></p>	<p><b>To disclose all material information at time of filling the proposal form:</b> Insured is at obligation to disclose all material information in the Proposal form. In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void</p> <p>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</p> <p>Non-disclosure of material information may affect the claim settlement.</p> <p><b>Disclosure of other material information during the policy period:</b> Insured can contact our Customer Services over phone at the Toll free No.1800 572 3013 or write to us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> to intimate any change to the material information affecting the policy.</p>	Clause G

**Insured to specify the material information:**

1. **Complete building details:** Location of Home Building - full postal address with Pin Code, Is it in a multi-storey building or is it a standalone house. Carpet area, cost of construction, Type of construction and Age details if any etc
2. **Insured details:** age, occupation, period of insurance, covers opted.
3. **Building Information** also includes 'additional structures' if they are on the same site, are used as part of Your Home Building:
  - garage, domestic out-houses used for residence, parking spaces or areas, if any; compound walls, fences, gates, retaining walls, internal roads;
  - verandah or porch and the like;
  - 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.
4. **Risk Details:** 1 Coverage Type: The type of coverage required, such as Building cover and Building content cover. The maximum amount the insurance company will pay for claims.
5. **Claims History / Previous Insurance details:** Details of any past insurance claims made for the vehicle or by the policyholder.

**Declaration by the Policyholder.**

I have read the above and confirm having noted the details.

Place:

Date:

**(Signature of the Policyholder)**

**Note:**

2. You may go through the policy related documents including CIS on our website at <https://kshema.co/>
3. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.