## Customer Information Sheet

**This Policy provides key information about your Policy. You are also advised to go through your Policy Document.**

| Sr. No. | Title | Description (Please refer to applicable Policy Clause Number in next column) | Policy Clause No. |
|---|---|---|---|
| 1. | Product Name | **Home secure (Householders) Policy** | |
| 2. | Unique Identification Number (UIN) allotted by IRDAI | IRDAN108RP0002V05100001 | |
| 3. | Structure | Basis of Sum Insured: Indemnity/Benefit | |
| 4. | Interests Insured | Residential Dwelling and its Contents , Personal Accident, Pedal Cycle, Baggage, Plate Glass, Marine Transit, Loss of Cash whilst in Transit, Fraudulent charges, Lost Wallet, Key Replacement. | |
| 5. | Sum Insured | The Policy Terms and Conditions should be read in conjunction with the Policy Schedule/Certificate of Insurance. Insurance Coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Policy Schedule/Certificate of Insurance.<br>The monetary amount shown against each Coverage in the Policy Schedule which shall be Our maximum liability for any and all claims under that cover during the Policy Period/Cover Period. | |

| Coverage Name | Basis of Sum Insured |
|---|---|
| **Base Cover** | |
| **Home Building Cover** | Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared. |
| 1. Fees of architect, surveyor, consulting engineer;<br>2. Costs of removing debris from the site | Up to 5% of the claim amount for reasonable.<br>Up to 2 % of the claim amount for reasonable. |
| **Home Contents Cover** | Replacement cost of General Contents. |

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| • **In-Built Covers** | |
| Loss of Rent and Rent for Alternative Accommodation | Up to the amount specified in Policy Schedule. |
| • **Optional Covers** | Replacement cost of General Contents. |
| a. Cover for Valuable Contents (Under Home Contents Cover) | Agreed Value Basis as agreed between You and Us subject to the amount as specified in Policy Schedule. |
| b. Personal Accident Cover | ₹5,00,000 Per Person. |
| **Personal Liability** | Up to the amount specified in Policy Schedule. |
| **Burglary & Theft** | Up to the amount specified in Policy Schedule subject to Sub-Limit. |
| • **Additional Benefits** | |
| Reproduction cost of Documents, Deeds | Up to ₹10,000. |
| Property of Domestic employees and guests | Up to ₹25,000. |
| **Pedal Cycles** | Up to the amount specified in Policy Schedule Third-Party Liability – ₹10,000. |
| **Plate Glass** | Up to the amount specified in Policy Schedule Third-Party Liability – ₹10,000. |
| **Baggage** | Up to the amount specified in Policy Schedule subject to Sub-Limit. |

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| Breakdown of Domestic Electrical and Electronic Appliance | Up to the amount specified in Policy Schedule. |
| Marine Transit | Up to the amount specified in Policy Schedule. |
| Personal Accident | As per amount specified in Policy Schedule and subject to Sub-Limit. |
| Temporary re-settlement expenses Cover | Up to the amount specified in Policy Schedule subject to Sub-Limit. |
| Loss of cash whilst in Transit Fraudulent Charges | Up to the amount specified in Policy Schedule subject to Sub-Limit. |
| Jewellery and Valuables | The actual Replacement Cost of Jewellery and Valuables.<br>Newly purchased Jewellery and Valuables Up to the amount specified in Policy Schedule. |
| | Up to amount specified in Policy Schedule. |
| Lost wallet | Replacement costs and application fees Upto the amount specified in Policy Schedule. |
| Key Replacement | Up to amount specified in Policy Schedule. |
| Accidental Damage - General Contents | Up to the amount specified in Policy Schedule. |

For detailed Coverages and its Exclusions, Terms and Conditions, please refer to the Policy Wordings available on our website www.tataaig.com

<table>
<tr><th>Sr. No.</th><th>Title</th><th>Description<br>(Please refer to applicable Policy Clause Number in next column)</th><th>Policy Clause No.</th></tr>
<tr><td>6.</td><td>Policy Coverage</td><td>The Coverages are mentioned in the Sum Insured Section above.<br>For detailed Coverages and its Exclusions, Terms & Conditions, please refer to the Policy Wordings available on our website www.tataaig.com</td><td>Clause- C, D</td></tr>
<tr><td>7.</td><td>Optional/Add-On Cover</td><td>The optional covers are mentioned in the Sum Insured section above.<br>For detailed Coverages and it’s exclusions, Terms and Conditions, please refer to the Policy Wordings available on our website www.tataaig.com</td><td>Clause- E</td></tr>
<tr><td>8.</td><td>Loss Participation</td><td>
<table>
<tr><th>Cover</th><th>Deductible</th></tr>
<tr><td>Burglary and Theft</td><td>₹250 each and every claim<br>(other than jewellery, money and valuables);<br>Jewellery, Money and valuables – ₹1000.</td></tr>
<tr><td>Pedal Cycles</td><td>₹100</td></tr>
<tr><td>Baggage</td><td>₹250 each and every Claim</td></tr>
<tr><td>Breakdown of Domestic Electrical and Electrical Appliances</td><td>1% of S.I. under this cover subject to minimum of ₹500</td></tr>
<tr><td>Marine Transit</td><td>₹1000</td></tr>
<tr><td>Loss of Cash Whilst in Transit</td><td>₹500 each and every Claim</td></tr>
<tr><td>Jewellery and Valuables</td><td>2% of the Sum Insured under this section subject to minimum of ₹1,000</td></tr>
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| Sr. No. | Title | Description<br>(Please refer to applicable Policy Clause Number in next column) | Policy Clause No. |
|---|---|---|---|
| 9. | Exclusions | Consequential loss or loss, destruction, damage or Bodily Injury due to:<br>1. War, invasion, civil war, mutiny, civil commotion amounting to military rising, rebellion, revolution or military power;<br>2. Ionising radiation or contamination from any nuclear fuel or waste.<br>3. Your deliberate, willful or intentional act or omission, or of anyone on Your behalf.<br>For detailed Coverage wise Exclusions, Terms & Conditions, please refer to the Policy wordings on our website www.tataaig.com | General Conditions (12) (A) |
| 10. | Special Conditions and Warranties (if any) | Temporary Re-settlement expenses cover:<br>a. If prior to the covered loss You are not living in the Home or have moved due to construction or renovation or expiry of tenancy agreement, then Temporary Resettlement Expenses Cover for the location will not apply.<br>b. You must submit a certificate from an Architect or the local authority to show that Your Home Building is not fit for living.<br>For Detailed Exclusions and Terms and Conditions, Please refer to the Policy wordings on our website www.tataaig.com | |
| 11. | Admissibility of Claim | a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.<br>b. You can give notice to any of Our offices or call-centres.<br>c. You must state in this notice. | Clause-G |

| Sr. No. | Title | Description<br>(Please refer to applicable Policy Clause Number in next column) | Policy Clause No. |
|---|---|---|---|
| | | i. The Policy Number,<br>ii. Your name,<br>iii. Details of report to the police that You made,<br>iv. Details of report to any Authority that You made,<br>v. Details of the Insured Event,<br>vi. A brief statement of the loss,<br>vii. Particulars of any other insurance of Your Home Building or any of Your Home Contents,<br>viii. Details of loss or damage under any Optional Cover or Add-Ons,<br>ix. Submit photographs of loss or physical damage, wherever possible.<br>2. Steps to prevent loss and damage:<br>a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.<br>b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,<br>i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;<br>ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;<br>iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.<br>3. Immediate notice to Authorities:<br>As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities | |

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| | | **Illustration:**<br>If Your Home Contents is insured for ₹10,00,000 and if the contents of your Home are partially destroyed in fire , then We pay your claim to replace the items or repair the items which is destroyed or damaged. For E.g if a TV Set of ₹1,00,000 is destroyed , we will pay You ₹1,00,000 for the TV and if it is repaired and the repair cost is ₹15,000 We will pay the repair cost of ₹15,000.<br>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 ₹20,000 per sq.m. Your Home Building is insured for ₹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 ₹16,00,000 calculated at ₹16,000 per sq m for that town. Since We accepted the rate that You declared, We will pay ₹20,00,000. | |
| 12. | Policy Servicing - Claim Intimation and Processing | Policyholder needs to intimate the Claim to us thru any of the following means:<br>• 24*7 Customer Support No.: 022 6489 8282<br>• Email to us at general.claims@tataaig.com<br>• SMS : Type in "CLAIMS" and send it to **"5616181"**<br>• Walk in to our nearest branch<br>Policyholder needs to provide following details while reporting a Claim:<br>• Policy Number<br>• Date of Loss<br>• Nature of Loss<br>• Contact Details (Mobile and Email) | |

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|---|---|---|---|
| 13. | Grievances/Complaints | At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24*7 Customer Support No.: **022 6489 8282** or **022-66939500** (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).<br><br>**Escalation Level 1:**<br>If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.<br><br>**Escalation Level 2:**<br>If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.<br><br>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.<br><br>Our grievance redressal procedure and details about ombudsman are available at the company website (www.tataaig.com). | Customer Service and Grievance Procedure |
| 14. | Obligations of the Policyholder | Please disclose all material facts about the property before buying a Policy. "Material facts" for the purpose of this Policy shall mean all relevant information which will enable Us to take informed decision in the context of underwriting the risk. Non-disclosure may result in claim not being paid and termination of Your Policy.<br><br>• For more details on Benefits, Exclusions, Limitations, Terms and Conditions, please read Policy wordings carefully available on our website www.tataaig.com | |

**Declaration by the Policyholder:**

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

Date: ____________________

Place: ____________________

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**(Signature of the Policyholder)**

**Note:** In the event of no response from your end within 15 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (**https://www.tataaig.com/downloads**)

**Legal Disclaimer Note:** The information must be read in conjunction with the Policy document. In case of any conflict between the CIS and the Policy document, the terms and conditions mentioned in the Policy document shall prevail.