

CUSTOMER INFORMATION SHEET

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

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number	
1	Product Name	GRIHA RAKSHA PLUS		
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0005V02202324		
3	Structure	<ul style="list-style-type: none"> • State basis of Sum/Limit Insured <ul style="list-style-type: none"> • Indemnity • Fixed Benefit 		
4	Interests Insured	<p>Griha Raksha Plus gives insurance cover to the Insured's Home Building and Home Contents, that is, articles or things in Insured's home.</p> <p>This policy can be bought for the Home Building if the customer is its owner, authorised occupier, landlord, or tenant and is liable for insurance. This policy can also be purchased for Home Contents cover for articles or things in home. This policy can also be purchased by a Housing Society.</p>		
		Covers Opted		
		Home Building & Home Contents		Yes/No
		Home Building Only		Yes/No
		Home Contents Only		Yes/No
Cover for Valuable Contents on Agreed Value Basis	Yes/No			

5	Sum Insured	<table border="1"> <thead> <tr> <th>Section</th> <th>Coverage</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Section 1</td> <td>Property Damage (Mandatory section)</td> <td>INR XXXX</td> </tr> <tr> <td>Section 2</td> <td>STFI Cover</td> <td>INR XXXX</td> </tr> <tr> <td>Section 3</td> <td>Earthquake Cover</td> <td>INR XXXX</td> </tr> <tr> <td>Section 4</td> <td>Riot, Strikes, Malicious Damages</td> <td>INR XXXX</td> </tr> <tr> <td>Section 5</td> <td>Terrorism</td> <td>INR XXXX</td> </tr> <tr> <td colspan="3">Optional Covers</td> </tr> <tr> <td>1</td> <td>Architect and Surveyor Fees</td> <td>INR XXXX</td> </tr> <tr> <td>2</td> <td>Removal of Debris</td> <td>INR XXXX</td> </tr> <tr> <td>3</td> <td>Loss of Rent or Rent for Alternate Accommodation</td> <td>INR XXXX</td> </tr> <tr> <td>4</td> <td>Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover)</td> <td>INR XXXX</td> </tr> <tr> <td>5</td> <td>Personal Accident Cover</td> <td>INR XXXX</td> </tr> <tr> <td>6</td> <td>Accidental Damage</td> <td>INR XXXX</td> </tr> <tr> <td>7</td> <td>Involuntary Betterment/ Technological Advancement</td> <td>INR XXXX</td> </tr> <tr> <td>8</td> <td>Loss Minimization Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>9</td> <td>Additional Living Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>10</td> <td>Incidental Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>11</td> <td>Broad Water Damage</td> <td>INR XXXX</td> </tr> <tr> <td>12</td> <td>Tenants Liability</td> <td>INR XXXX</td> </tr> <tr> <td>13</td> <td>Smoke Damage</td> <td>INR XXXX</td> </tr> <tr> <td>14</td> <td>Landscaping Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>15</td> <td>Valuable Papers and Records</td> <td>INR XXXX</td> </tr> </tbody> </table>	Section	Coverage	Sum Insured	Section 1	Property Damage (Mandatory section)	INR XXXX	Section 2	STFI Cover	INR XXXX	Section 3	Earthquake Cover	INR XXXX	Section 4	Riot, Strikes, Malicious Damages	INR XXXX	Section 5	Terrorism	INR XXXX	Optional Covers			1	Architect and Surveyor Fees	INR XXXX	2	Removal of Debris	INR XXXX	3	Loss of Rent or Rent for Alternate Accommodation	INR XXXX	4	Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover)	INR XXXX	5	Personal Accident Cover	INR XXXX	6	Accidental Damage	INR XXXX	7	Involuntary Betterment/ Technological Advancement	INR XXXX	8	Loss Minimization Expenses	INR XXXX	9	Additional Living Expenses	INR XXXX	10	Incidental Expenses	INR XXXX	11	Broad Water Damage	INR XXXX	12	Tenants Liability	INR XXXX	13	Smoke Damage	INR XXXX	14	Landscaping Expenses	INR XXXX	15	Valuable Papers and Records	INR XXXX	
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6	Policy Coverage	<p>The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule.</p> <p>Covers</p> <p>Section 1: Property Damage (Mandatory section) We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the unforeseen events occurring during the Policy Period due to Fire, Explosion or Implosion, Lightning, Subsidence of the land on which Your Home Building stands, Landslide, Rockslide, Bush fire, Forest fire, Jungle fire, Impact damage of any kind, Missile testing operations, Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations, Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</p> <p>Section 2: STFI Cover We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and</p>	Policy Wordings – Clause B. Insured Events																																																																		

	<p>Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature occurring during the Policy Period.</p> <p>Section 3: Earthquake Cover We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Earthquake, Volcanic Eruption or other convulsion of nature occurring during the Policy Period.</p> <p>Section 4: Riot, Strikes, Malicious Damages We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Riot, Strikes and Malicious Damage, occurring during the Policy Period.</p> <p>Section 5: Terrorism We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the Act of Terrorism occurring during the Policy Period.</p> <p>Optional Covers</p> <p>1. Architect and Surveyor Fees We will pay you the expenses incurred for reasonable fees of architect, surveyor, consulting engineer.</p> <p>2. Removal of Debris Covers cost necessarily incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril.</p> <p>3. Loss of Rent or Rent for Alternate Accommodation We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event.</p> <p>4. Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover) For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us.</p> <p>5. Personal Accident Cover We will pay compensation per person in the event an insured peril that caused damages to Your Home Building and Home Contents (if opted) also results in the unfortunate death of either You or Your Family member(s). This cover will be applicable for maximum up to 6 members.</p> <p>6. Accidental Damage Covers direct loss or damage to the property due to accident from any fortuitous cause subject to the terms, conditions and exclusions</p> <p>7. Involuntary Betterment/ Technological Advancement In the event that new Property Insured of like kind and quality is not obtainable Property Insured which is as similar as possible to that which has sustained Damage and which is capable of performing the same function shall be deemed to be new Property Insured of like kind and quality and in no event shall this be considered as a betterment to the Insured.</p> <p>8. Loss Minimization Expenses</p>	<p>Clause E. Optional Covers</p>
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		<p>This Policy includes expenses for loss minimisation necessarily incurred by the Insured to prevent any aggravation of an Insured Loss following a loss or damage at any Insured's Premises</p> <p>9. Additional Living Expenses The policy will pay the additional living expenses like cost of hiring household goods, expenses towards temporary resettlement, etc. in the event of the Structure getting damaged or destroyed and becoming unfit for occupation.</p> <p>10. Incidental Expenses The policy will be extended to cover the direct incidental cost associated with the insured property upto the fixed percentage of admissible claim amount under the policy.</p> <p>11. Broad Water Damage This Policy extends to insure against loss or damage to the insured property caused by the backing up or escape of water from a sewer or storm drain, sump, septic tank, eavestrough or downspout provided the water has not entered the ground or seeped through a basement or foundation wall</p> <p>12. Tenants Liability The policy extends to cover tenant's liability, being those financial consequences of the liability which the Insured may incur as tenant, in respect of insured material damage under articles of any civil code</p> <p>13. Smoke Damage This cover will indemnify the Insured against the cost of repainting of the building caused by smoke of sudden and accidental nature.</p> <p>14. Landscaping Expenses The policy will pay for direct physical loss of or damage to lawns, plants, shrubs or trees at insured premises as described in the Schedule due to perils covered under the base policy.</p> <p>15. Valuable Papers and Records The policy will pay for direct physical loss of or damage for the purpose of this Policy to Valuable Papers and Records at the premises described in the Schedule.</p>									
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8	Loss Participation	Deductible: NIL									

		Terrorism Excess: As per Policy Schedule/Wording (as applicable)	
9	Exclusions	<p>Exclusions (What We do not cover) for all covers under this policy</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 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. 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. 4. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination. 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. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 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 on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. 12. Costs, fees or expenses for preparing any claim. 13. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to Storm, Cyclone, 	Policy Wordings – Clause F. Exclusions (What We do not cover) for all covers under this policy

		<p>Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.</p> <p>14. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.</p> <p>15. Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.</p> <p>The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.</p> <p>In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> <p>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</p>	
10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"> • XXXXXX <p>Explain obligations of the Policyholder</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents 2. Obligation to take care: You must: <ol style="list-style-type: none"> a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs. b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and c. ensure that unauthorized persons do not occupy Your Home Building. 	Policy Wording – Clause G. Conditions: I: Your Obligations

		<p>3. Inform change in circumstances: You must inform Us immediately if</p> <ol style="list-style-type: none"> You change Your address, You make any addition, alteration, extension to the structure of Your Home Building, You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, You change the use of Your Home Building. <p>4. Allow inspection and investigation of claim</p> <p>5. Make true statements and full disclosure in the claim and related documents</p>															
11	Admissibility of Claim	<p>1. 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.</p> <p>2. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.</p> <p>3. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities.</p> <p>4. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage.</p> <p>5. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.</p> <p>6. If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:</p> <ol style="list-style-type: none"> We will not pay, We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and We can also inform the police, and start legal proceedings against You. <p>• Sample claim calculation process</p> <p>Mr. ABC has Griha Raksha Plus policy and his home suffered a damage due to fire. The claim amount for this will be calculated as below:</p> <table border="1"> <thead> <tr> <th>Details</th> <th>Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>Repair/replacement cost</td> <td>5,00,000</td> </tr> <tr> <td>Amount assessed by surveyor</td> <td>4,00,000</td> </tr> <tr> <td>Less: Depreciation (if reinstatement is not completed)</td> <td>50,000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>5000</td> </tr> <tr> <td>Compulsory deductible for Griha Raksha</td> <td>NA</td> </tr> <tr> <td>Total Claim payable</td> <td>3,45,000</td> </tr> </tbody> </table> <p><i>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</i></p>	Details	Amount (INR)	Repair/replacement cost	5,00,000	Amount assessed by surveyor	4,00,000	Less: Depreciation (if reinstatement is not completed)	50,000	Less: Salvage, if applicable	5000	Compulsory deductible for Griha Raksha	NA	Total Claim payable	3,45,000	Policy Wording – Clause G. Conditions: IV: Claims Procedure
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM) • Website / Email: www.zurichkotak.com/care@zurichkotak.com • Details of designated company officials to be contacted in time of claim: care@zurichkotak.com <p>Details of procedure to be followed for reimbursement of claim</p> <ol style="list-style-type: none"> You must make a claim for the amount of cover. We will verify the claim and accept it if it is according to the terms and conditions of this Policy. When You suffer loss or damage to Your Home Building or articles or things in it, You must give notice to Us immediately, You must state in this notice your name, policy number, brief statement of loss etc. take all reasonable steps to prevent further damage to Home Building and Home Contents preserve and collect evidence, take and preserve photographs assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents, submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage prove that the Insured Event has happened, and prove the extent of Your loss. <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="496 1205 1177 1509"> <tr> <td>Appointment of surveyor</td> <td>Within 24 hours of reporting of claim</td> </tr> <tr> <td>Submission of final survey report</td> <td>Within 15 days of allocation</td> </tr> <tr> <td>Settlement of claims</td> <td>Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*</td> </tr> </table> <p><i>*This timeline will not apply in case of policies issued on the property/building on reinstatement value basis.</i></p> <p>Escalation Matrix when TAT is not satisfied</p> <table border="1" data-bbox="453 1659 1211 1856"> <tr> <td rowspan="3">Level 1</td> <td>East and North: CommercialclaimsNorth&East@zurichkotak.com</td> </tr> <tr> <td>West: CommercialclaimsWest@zurichkotak.com</td> </tr> <tr> <td>South: CommercialclaimsSouth@zurichkotak.com</td> </tr> <tr> <td>Level 2</td> <td>CommercialclaimsHO@zurichkotak.com</td> </tr> </table>	Appointment of surveyor	Within 24 hours of reporting of claim	Submission of final survey report	Within 15 days of allocation	Settlement of claims	Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*	Level 1	East and North: CommercialclaimsNorth&East@zurichkotak.com	West: CommercialclaimsWest@zurichkotak.com	South: CommercialclaimsSouth@zurichkotak.com	Level 2	CommercialclaimsHO@zurichkotak.com	
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13	Grievance Redressal and	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:	Policy Wording –												

Policyholders protection	<p>1. Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>Zurich Kotak General Insurance Company (India) Limited, 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Email- grievanceofficer@zurichkotak.com</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's Bima Bharosa Portal: https://bimabharosa.irdai.gov.in</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</p> <p>c. You can visit the portal http://www.policyholder.gov.in for more details.</p> <p>3. Insurance Ombudsman You can approach the Insurance Ombudsman, depending on the nature of Your grievance and the financial implications, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.gicouncil.in, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p>	Grievance Redressal
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14	Obligations of the Policyholder/	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. <p>Material Information for the purpose of this policy shall mean all the necessary and relevant information sought by the company in the proposal form and other connected documents to be read in conjunction with Policy Schedule and Policy Wordings.</p>	
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Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.