

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	ZURICH KOTAK BHARAT GRIHA RAKSHA																					
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0002V02202021																					
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>Zurich Kotak Bharat Griha Raksha Policy provides insurance cover to the Insured's Home Building, and/or Home Contents.</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> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th colspan="2" style="text-align: center;">Covers Opted</th> </tr> </thead> <tbody> <tr> <td>Home Building & Home Contents</td> <td style="text-align: center;">Yes/No</td> </tr> <tr> <td>Home Building Only</td> <td style="text-align: center;">Yes/No</td> </tr> <tr> <td>Home Contents Only</td> <td style="text-align: center;">Yes/No</td> </tr> <tr> <td>Cover for Valuable Contents on Agreed Value Basis</td> <td style="text-align: center;">Yes/No</td> </tr> </tbody> </table>	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											
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6	Policy Coverage	The coverages available under this policy are listed below and will be applicable as mentioned in the Policy Schedule.	Policy Wordings – Clause B.																				

		Covers			Insured Events	
		Home Building Cover 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.				
		Home Contents Cover We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.				
		In-Built Covers				
		Loss of Rent We will pay the amount of rent You lose while Your Home Building is not fit for living because of physical loss arising out of an Insured Event.				
		Rent for Alternative Accommodation We will pay the amount of alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event.				
		Optional Covers				
		Personal Accident Cover If the insured peril causing damage to Your Home Building and/or Contents also results in the death of either You or Your spouse, We will pay compensation of INR 5 Lakh per person.			Clause E. Optional Covers	
		Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover) Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover. A value of these contents may be agreed between You and Us on the basis of valuation certificate submitted by You and accepted by Us. However, We will waive requirement of valuation certificate if the Sum Insured opted is up to ₹ 5 Lakh (Rupees Five Lakh) and individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).				
7	Add-on Cover	S. No	Add-on Name and Description	UIN		Sum Insured
		1	Removal of Debris Description: The policy will be extended to cover expenses incurred for removal of debris over and above the inbuilt cover from the premises of the insured	IRDAN152RP0002 V02202021/A0010 V02202122	INR XXXX	
		2	Accidental Damage Description: The policy is extended to cover direct loss or damage to the	IRDAN152RP0002 V02202021/A0011 V01202122	INR XXXX	

			property described in the Schedule due to accident from any fortuitous cause subject to the terms, conditions and exclusions.		
		3	Involuntary Betterment/ Technological Advancement Description: 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.	IRDAN152RP0002 V02202021/A0012 V01202122	INR XXXX
		4	Loss Minimization Expenses Description: 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.	IRDAN152RP0002 V02202021/A0013 V01202122	INR XXXX
		5	Additional living expenses Description: 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.	IRDAN152RP0002 V02202021/A0014 V01202122	INR XXXX
		6	Incidental Expenses Description: 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.	IRDAN152RP0002 V02202021/A0014 V01202223	INR XXXX

		7	Tenant Liability Description: 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.	IRDAN152RP0002 V02202021/A0016 V01202223	INR XXXX		
		8	Landscaping expenses Description: 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.	IRDAN152RP0002 V02202021/A0015 V01202223	INR XXXX		
		9	Broad Water Damage Description: 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.	IRDAN152RP0002 V02202021/A0028 V01202223			
		10	Smoke Damage Description: This cover will indemnify the Insured against the cost of repainting of the building caused by smoke of sudden and accidental nature.	IRDAN152RP0002 V02202021/A0027 V01202223			
8	Loss Participation	Deductible: NIL Terrorism Excess: As per Policy Schedule/Wording					
9	Exclusions	Exclusions (What We do not cover) for all covers under this policy 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.				Policy Wordings – Clause F. Exclusions (What We do not cover) for all covers	

		<ol style="list-style-type: none"> 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. <p>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</p>	under this policy
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. 3. Inform change in circumstances: You must inform Us immediately if <ol style="list-style-type: none"> a. You change Your address, 	Policy Wording – Clause G. Conditions: I: Your Obligations

		<p>b. You make any addition, alteration, extension to the structure of Your Home Building,</p> <p>c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,</p> <p>d. You change the use of Your Home Building.</p> <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> <ul style="list-style-type: none"> i We will not pay, ii We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and iii We can also inform the police, and start legal proceedings against You. <p>• Sample claim calculation process</p> <p>Mr. ABC has Zurich Kotak Bharat Griha Raksha policy and his home suffered a damage due to fire. The claim amount for this will be calculated as below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Details</th> <th style="text-align: left;">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</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	NA	Total Claim payable	3,45,000	Policy Wording – Clause G. Conditions: IV: Claims Procedure
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12	Policy Servicing – Claim	<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 															

	Intimation and Processing	<p>Details of procedure to be followed for reimbursement of claim</p> <ol style="list-style-type: none"> i. 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. ii. 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. iii. take all reasonable steps to prevent further damage to Home Building and Home Contents iv. preserve and collect evidence, take and preserve photographs v. assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents, vi. submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage vii. prove that the Insured Event has happened, and prove the extent of Your loss. <p>• Turn Around Time (TAT) for claims settlement</p> <table border="1" data-bbox="437 860 1120 1169"> <tr> <td>Appointment of surveyor</td> <td>of</td> <td>Within 24 hours of reporting of claim</td> </tr> <tr> <td>Submission of final survey report</td> <td></td> <td>Within 15 days of allocation</td> </tr> <tr> <td>Settlement of claims</td> <td>of</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="395 1355 1291 1554"> <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	of	Within 24 hours of reporting of claim	Submission of final survey report		Within 15 days of allocation	Settlement of claims	of	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 Policyholders protection	<p>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:</p> <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>	Policy Wording – Grievance Redressal															

		<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</p> <p>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>	
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>	

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.