CUSTOMER INFORMATION SHEET

<table>
<tr><th>S No.</th><th>TITLE</th><th>DESCRIPTION</th><th>REFER TO POLICY CLAUSE</th></tr>
<tr><td>1</td><td>Product</td><td>All In One Home Protector Policy
UIN: IRDAN106RP0064V03201819</td><td></td></tr>
<tr><td>2</td><td>What am I covered for:</td><td>This product is given for Home Owners and Tenants. Aim of this product is to cover the risk of loss/ damage to entire assets, interests, liability and those of their family.
The Product provides coverage under 12 sections out of which minimum 4 sections have to be opted.
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<tr><th>Section</th><th>Sub-Section</th><th>Section name</th></tr>
<tr><td>1</td><td></td><td>Fire and Allied Perils</td></tr>
<tr><td></td><td>PART A</td><td>Contents</td></tr>
<tr><td></td><td>PART B</td><td>Buildings</td></tr>
<tr><td></td><td colspan="2">Inbuilt Covers</td></tr>
<tr><td></td><td>1</td><td>Professional Fees (Payment of Architect’s, Surveyor’s and Consulting Engineer’s fees)</td></tr>
<tr><td></td><td>2</td><td>Debris Removal</td></tr>
<tr><td></td><td>3</td><td>Theft within 7 days from the occurrence of any of the above events</td></tr>
<tr><td></td><td>4</td><td>Additional Rent/ Loss of Rent</td></tr>
<tr><td></td><td colspan="2">Optional Covers</td></tr>
<tr><td></td><td>1</td><td>Cover for Valuable Contents on Agreed Value Basis</td></tr>
<tr><td></td><td>2</td><td>Personal Accident Cover</td></tr>
<tr><td>2</td><td></td><td>Burglary & Housebreaking Including Larceny or Theft and Other Perils</td></tr>
<tr><td></td><td colspan="2">Additional Benefits</td></tr>
<tr><td></td><td>1</td><td>Search And Find</td></tr>
<tr><td></td><td>2</td><td>Accidental Damage To Underground Pipes /Cables/Services</td></tr>
<tr><td></td><td>3</td><td>Change Of Residence</td></tr>
<tr><td></td><td>4</td><td>Replacement Of Locks</td></tr>
<tr><td></td><td>5</td><td>Cost Of Removal Of Trees, Electric/Telegraph Poles, Pylons, Lamp Posts</td></tr>
<tr><td></td><td>6</td><td>Contents Temporarily Removed</td></tr>
<tr><td></td><td>7</td><td>Wedding Benefits</td></tr>
<tr><td></td><td colspan="2">Extensions</td></tr>
<tr><td></td><td>1</td><td>Escalation Clause</td></tr>
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<tr><td>3</td><td></td><td>All Risk</td></tr>
<tr><td></td><td>PART A</td><td>Jewellery and Other Valuables</td></tr>
<tr><td></td><td colspan="2">Extensions</td></tr>
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<tr><td></td><td>PART B</td><td>Fine Arts</td></tr>
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</td><td>COVERAGE</td></tr>
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<tr><td></td><td>PART A</td><td>Home Entertainment Equipment</td></tr>
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<td>3</td>
<td>What are the major exclusions in the policy:</td>
<td>We will not be liable for -
1. <u>War Risk -</u> Damage as a consequence of 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.
2. <u>Confiscation -</u> Any damage due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.
3. <u>Willful Act or Gross Negligence -</u> Damage caused by Your deliberate, wilful or intentional act or ommission, or of anyone on Your behalf, or with Your connivance.
4. <u>Nuclear Risk -</u> Any damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from 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.
5. <u>Terrorism -</u> Any damage due to an act of Terrorism will be excluded unless specifically mentioned in the Policy Schedule or Policy Wordings.
6. <u>Wear and Tear -</u> Damage caused by wear and tear, depreciation and/or gradual deterioration.
7. <u>Consequential Loss -</u> Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement. However this exclusion will not apply to Section 12 (Increased Living Expenses). The exclusion with respect to the reduction in Market Value shall not apply in case of Section 3B – All Risk - Fine Arts or in any other Section as agreed by Us.
8. <u>Existing Damage -</u> Any damage, injury, accident, disease or illness occurring before cover commences under the Policy.</td>
<td>GENERAL EXCLUSIONS (WHAT IS NOT COVERED BY THE WHOLE POLICY)</td>
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		9. **Matching of Items -** The cost of repair or replacement of any undamaged or unbroken items or part of item forming part of a set, suits or other article of uniform nature, colour or design (including area of carpet) when damage or breakage occurs within a clearly identifiable area or to a specific part and replacement cannot be matched. Besides above mentioned major exclusions, Section-wise exclusions are mentioned in the respective Sections with Heading "WHAT IS NOT COVERED" in the policy wording.	
4	**Waiting period**	**Not Applicable.**	**Not Applicable.**
5	**Payout Basis**	• As applicable for each Section of the policy.	**All Sections**
6	**Cost Sharing**	Applicable excess as per the policy will be applied.	**All Sections.** **WHAT IS NOT COVERED?**
7	**Renewal Conditions**	1. Renewal is not automatic, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part. 2. Application for renewal: If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.	**"GENERAL CONDITIONS", Clause A (II) – Renewal of Policy**
8	**Renewal Benefits:**	Not Applicable.	**Not Applicable.**
9	**Cancellation**	**1. Cancellation by You at any Time** a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice. b. If You cancel the policy, We will refund premium as per the grid provided in the policy. **2. Cancellation by Us:** a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation on Your part. b. In case of Total Loss of Your Home Building in a long term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any. c. In case of Total Loss of the Insured Property, We will cancel the relevant section for the remaining duration of the policy period. In such a case, We shall refund the proportionate premium for the un-expired policy period	**"GENERAL CONDITIONS", Clause A (III) – Cancellation and Termination of Policy**
10	**Claims**	**1. Immediate notice to Us** An event, which gives rise to a claim or might become a claim under the Policy, must be reported to Us as soon as possible. A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Your expenses along with particulars of other insurances covering the same risk must be delivered to Us within reasonable time of the loss or damage or within 15 (fifteen) days after completion of the documents. As soon as any physical loss or damage occurs to Your Home Building	**"GENERAL CONDITIONS", Clause A (IV) – Claims Procedure**

		or Home Contents or the Insured property 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. **2. Steps to prevent loss and damage** a. You must take all reasonable steps to prevent further loss or damage to Your Home Building, Home Contents, the Insured property or any Insured. b. Until We have inspected Your Home Building, Home Contents and the Insured property, and have given Our consent, i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. **3. Immediate notice to Authorities** a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police. b. They must also be informed of the loss of any property Insured under Section 3 (All Risk). You/ Insured person shall also take practicable steps to apprehend the guilty person and recover the property lost.	
11	**Policy Servicing/ Grievances/ Complaints**	a. You may register a grievance or complaint by visiting our Website www.iffcotokio.co.in. b. You may also contact the offices from where You have bought the policy or the grievance officer who can be reached at Our corporate office.	Clause – Grievances
12	**Insured's Rights**	a. **Insurance Ombudsman:** We shall endeavor to promptly and effectively address Your grievances. In the event You are dissatisfied with the resolution of Your grievance or complaint, You may approach the Insurance Ombudsman located nearest to You. b. **Protection of Policy Holder's Interest:** In the event of a claim, if the same is found admissible under the policy, We shall make an offer of settlement or convey the rejection of the claim within 30 (thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of Your acceptance of Our offer. In case of delay in payment, We shall be liable to pay interest at a rate which is 2% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us	Clause Girevances – 4 "GENERAL CONDITIONS", Clause A - 13
13	**Insured's Obligations**	**1. Make true and full disclosure in the proposal and related documents** a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This	"GENERAL CONDITIONS", Clause A - 1

duty extends to any information or declaration given by anyone else on Your behalf.

b. We have agreed to give You insurance cover entirely on the basis of the information You, Your family, Your Employee or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Insured person or Your Home Building and Home Contents or the Insured property. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents or the Insured property.

2. Obligation to take care:

(A). You must:

a. keep Your Home Building, Home Contents and the Insured property 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, Home Contents and the Insured property, and
c. ensure that unauthorized persons do not occupy Your Home Building.

(B). Reasonable Precaution and Care of Property: You shall take all reasonable precautions for safety and soundness of Insured property and to prevent injury, illness, disease, loss or damage in order to minimize claims. You must comply with manufacturer's recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees.

3. Inform change in circumstances:

(A). You must inform Us immediately if

a. You change Your address,
b. You make any addition, alteration, extension to the structure of Your Home Building,
c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
d. You change the use of Your Home Building.

(B). You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your Business, Your Family/ Insured person(s), Your employees and/or Insured property which may affect the insurance cover provided. You must also notify Us about any alteration made or change in information as described aforesaid whereby risk of damage or Accident is increased. In case of such alteration or changes made and not accepted by Us in writing, all covers under this Policy shall cease.

4. Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise to inspect Your Home Building, Home Contents including the interior wherever necessary and the Insured property/ assets, take photographs and where required, permit the scientific testing and investigation of any insured article

		affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require. 5. **Make true statements and full disclosure in the claim and related documents** You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.	

Please go through this Customer Information Sheet. In case of any query or doubt, you may contact our call center at 1800-103-5499.
In case we do not receive any communication from you within the 7 days from the date of the issuance of the policy copy, we presume that you have read the terms and conditions and are in understanding of the coverage.

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.