CUSTOMER INFORMATION SHEET

UIN: IRDAN106RPMS0025V01202425

S. no	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	REFER TO POLICY CLAUSE NUMBER
1	Product	**Comprehensive Home Protector Policy**	
2	Policy Number	**54J00173**	
3	Insured Name	RAM KISHUN	
[redacted]			
		6 Explosion of domestic pressure vessels 7 Riot, Strikes, Malicious Damages 8 Acts of terrorism 9 Allied Perils 10 Loss of rent	
		Burglary, Theft & Allied Perils Extension 1 Pet 2 Money	**3,03,00,000**
		Section 2A — 3 Documents and Card	

[redacted]

			1 Electronic Data Recovery	
		Section 7	**Bicycle Cover**	**5,00,000**
		Section 8	**Personal Accident Extension** 1 Medical Benefit	**4,00,000**
		Section 9	**Loan Payment Protection**	**25,00,000**
		Section 10	**Baggage Cover**	**3,00,000**
		Section 11A	**Personal Liability**	**10,00,000**
		Section 11B	**Employees Compensation**	**10,00,000**
		Section 11C	**Tenant's Liability**	**10,00,000**
		Section 12	**Increased Living Expenses**	
8	Policy Coverage	Policy offers 12 sections, out of which **Section 1 is mandatory** with the remaining sections being optional as mentioned below:		
		Section 1 (Mandatory)	Fire (Main Cover) Optional Covers 1 Earthquake 2 Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami* 3 Flood, Inundation 4 Lightning 5 Landslide, Rockslide, Avalanche 6 Explosion of domestic pressure vessels 7 Riot, Strikes, Malicious Damages 8 Acts of terrorism 9 Allied Perils 10 Loss of Rent	
		Section 2A	Burglary, Theft & Allied Perils	

			Extension 1 Pet 2 Money 3 Documents and Card
		Section 2B	Accidental Damage
		Section 2C	Change of Residence
		Section 3A	All Risk - Jewellery And Other Valuables Extension 1 Escalation Clause
		Section 3B	All Risk - Fine Arts
		Section 4	Fixed Glass and Sanitary Fittings Cover
		Section 5	Breakdown of Domestic Appliances Cover
		Section 6	Portable Electronic Devices Cover Extension 1 Electronic Data Recovery
		Section 7	Bicycle Cover
		Section 8	Personal Accident Extension 1 Medical Benefit
		Section 9	Loan Payment Protection
		Section 10	Baggage Cover
		Section 11A	Personal Liability
		Section 11B	Employees Compensation
		Section 11C	Tenantâ€™s Liability
		Section 12	Increased Living Expenses
9	Add-on Cover	Section 1 Fire	Extension 1 Earthquake 2 Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami* 3 Flood, Inundation 4 Lightning 5 Landslide, Rockslide, Avalanche 6 Explosion of domestic pressure vessels 7 Riot, Strikes, Malicious Damages 8 Acts of terrorism

		[redacted]
10	Loss Participation	[redacted]
11	Exclusions	[redacted]

		4. **Nuclear Risk** - 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. **Terrorism** - Any damage due to an act of Terrorism will be excluded unless specifically mentioned in the Policy Schedule or Policy Wordings. 6. **Wear and Tear** - Damage caused by wear and tear, depreciation and/or gradual deterioration. 7. **Consequential Loss** - 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 â€“ All Risk - Fine Arts or in any other Section as agreed by Us. 8. **Existing Damage** - Any damage, injury, accident, disease or illness occurring before cover commences under the Policy. 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.
12	Special Conditions and Warranties (if any)	a.) We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee. b.) We will not pay if i. Your Home Building is used as a holiday home, or for lodging and boarding, ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self-employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority
13	Admissibility of Claim	**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 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.
14	Policy Servicing - Claim Intimation and Processing	Call Centre Number of the Insurer 1800-103-5499 Details of Company Official servicing office mentioned on policy schedule
15	Grievance Redressal and Policyholders Protection	Details of: Grievance Redressal Officer Address-Chief Grievance Officer IFFCO-Tokio General Insurance Co Ltd IFFCO Tower, Plot no. 3 Sector -29, Gurgaon - 122001 Mail ID- chiefgrievanceofficer@iffcotokio.co.in Insurance Company Grievance Portal https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal Mail ID- support@iffcotokio.co.in Toll free Number-1800-103-5499

		Ombudsman https://www.cioins.co.in/Ombudsman
16	Obligations of the Policyholder	Kindly disclose all condition/s before buying a policy. Non-disclosure may affect the claim settlement. Any concealment of fact may affect the claim settlement procedure

Declaration by the Policyholder;

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

Place:

Date: (Signature of the Policyholder)