PROSPECTUS FOR COMPLETE HOME PROTECT

ICICI Lombard brings you a policy that is designed specifically for you. The innovative endeavor brings to you the flexibility for designing the policy as per your needs by allowing you to choose the covers that you may require to protect your property and manpower all with the convenience of a single policy.

The various covers that are offered by the product are outlined below alongwith the Main Extensions and Exclusions. For complete terms and conditions of the cover, please refer to the policy wordings available on request.

Covers are subject to a compulsory deductible (also referred to as 'Excess' which is broadly defined as the part of the loss that is to be borne by the Insured). The excess/ deductible may vary from cover to cover. It is advised that you contact your Insurance Advisor or the representative of the Company for more details.

Policy Tenure:

The product can be availed for short term i.e less than 12 months, annually i.e for 12 months and long term upto 30 years.

Covers forming part of the policy

The Coverage under the policy has been divided under following sections. Section 1 ICICI Bharat Griha Raksha is mandatory and at least one another section is required to opt for this policy. However under section 1, you can opt for either **Cover 1(a) or 1(b)** or both together.

Section 1: ICICI Bharat Griha Raksha

Introduction

This prospectus gives basic information about the **ICICI Bharat Griha Raksha** policy that You can purchase from Us, i.e. the ICICI Lombard General Insurance Company Limited. The **ICICI Bharat Griha Raksha** Policy provides insurance cover for Your Home Building, and/or Home Contents.

In this Prospectus, You will find information about the following insurance covers:

1. **Home Building Cover**, that covers any loss, damage or destruction of Your Home Building,
2. **Home Contents Cover**, that covers articles or things in Your home,
3. **Optional Covers:**
   - i. Cover for Valuable Contents on Agreed Value Basis
   - ii. Personal Accident Cover

Important Dos and Don'ts

1.	**While filling up the Proposal Form**	• **Read the instructions in the proposal form carefully before filling up the details.** • **Understand the basis for arriving at the Sum Insured for both Home Building and Home Contents before filling up the details. This is given below in this Prospectus under the heading 'Sum Insured'. It is also explained in the Proposal Form.** • **Fill up the proposal form completely and**
2.	**Your Obligations during the Policy Period**	• **Take care to prevent theft, loss or damage to Your Home Building and Home Contents.** • **Inform Us of any change in circumstances such as change of address, details of additions or alterations to Home Building etc.** • **Do not allow unauthorized persons to occupy Your Home Building.**
3.	**Your Obligations when You have a Claim**	• **Give notice of loss to Us, as required.** • **Informthe respective authorities, as required.** • **Make true and full disclosures in your claim form.** • **Give alldocuments supporting the claim.** • **Give full cooperation for inspection and investigation of claim.**

Summaryof insurance covers

If Your Home Building or the articles or things in Your home are lost, damaged or destroyed because of the following unforeseen events that occur during the Policy Period, We provide cover as follows:

Name of Cover	Your loss	We pay	Nature of cover
Home Building Cover	Building is damaged	Cost of repairs, Architect's, Surveyor's, Consulting Engineer's fees, Costs of removing debris, Loss of Rent and Rent for Alternative Accommodation.	Standard
	Building is completely destroyed (Total Loss)	Cost of Construction	Standard
Home Contents	Any General Content is	Cost of repairs	Standard
	Article or thing is lost or destroyed (Total Loss)	Cost of replacing that item with a same or similar item	Where Home Building is also covered, General Contents are automatically covered for 20% of the Sum Insured of the Home Building subject to a maximum of ₹ 10 Lakh. You can opt out of the cover or increase the Sum Insured by declaring the details.
Personal Accident Cover	Unfortunate death of Your spouse or Yourself due to an insured peril that caused damage to Home Building	₹ 5,00,000/- per person	Optional
Cover for Valuable Contents on	Valuable content is physically damaged	Cost of repair	Optional

Agreed Value Basis (under Home Content	Valuable content is a total loss	Agreed Value	

Which unexpected events are covered?

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.

		Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	**We do not cover** any loss or damage, or destruction caused to the Insured Property
1.	Fire	Caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-

6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. The settlement or movement of made up ground, c. coastal or river erosion, d. Defective design or workmanship or use of defective materials, or e. Demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7.	Bush fire, Forest Fire, Jungle Fire	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	Caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	caused by a. Temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. Temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11	Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes,	-

13.	Leakage from automatic sprinkler installations.	a. Repairs or alterations in Your Home or the building in which Your Home is located, b. Repairs, removal or extension of any sprinkler installation, or c. Defects in the construction known to you.
14.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. Any article or thing outside Your Home, or b. Any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Examples

1. ***Your home catches fire. All its doors are opened for fighting the fire. A person takes advantage of the situation and carries away Your TVSet. Sincethistheftfollowsafireandhappened on the day of the fire i.e., within 7 days of occurrence of the fire, We will pay for Your loss upto the limits of the applicable Sum Insured.***
2. ***During riots, a rioter breaks a window of Your home and takes away articles of value ₹ 15,000. It costs ₹ 20,000 to repair the window. Here the loss is due to theft, which arose during riots (and therefore occurred within 7 days of occurrence of the event), which is an insured event. It arose at a time when You were not in a position to protect Your home and articles. We will pay ₹ 15,000 for the loss of contents, and ₹ 20,000 for repairs of the window.***

Sum Insured

i) For Home Building:

The maximum amount We pay under this Policy is the Sum Insured which is based on the prevailing Cost of Construction of Your Home Building at the Policy Commencement Date as declared by You and accepted by Us. It is shown in the Policy Schedule. If Policy Schedule shows any limit for any cover or item, Such limit is the maximum we will pay for that item or cover. Premium is calculated with reference to the amount of Sum Insured.

If you have purchased an annual policy, the Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date.

If you have purchased a policy of more than one-year duration, the Sum Insured will automatically increase each year by 10% for Home Building Cover without additional premium for a maximum of 100% of the Sum Insured at Policy Commencement Date. There will be no additional premium for this increase.

Example

On 1 January 2017, You have purchased ICICI Bharat Griha Raksha for Your HomeBuildingforthreeyears. Sum Insured for the building of Your home is ₹ 5,00,000. The Sum Insured for the Building will be as follows:

	Sum Insured for Building(₹)
1-1-2018 to 31-12-2018	***5,50,000***
1-1-2019 to 31-12-2019	***6,00,000***

ii) For Home Contents:

The maximum amount We pay under this policy is the Sum Insured and it is shown in the policy schedule. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum we will pay for that item.

The policy has inbuilt cover for General Contents of Your Home equal to 20% of the Sum Insured for Home Building subject to a maximum of ₹ 10 Lakhs (Rupees Ten lakh) if You have opted for both Home Building and Home Contents cover. You can choose a higher Sum Insured by declaring it in the Proposal Form and paying additional premium.

If You have purchased only Home Contents cover, You have to declare Sum Insured for General Contents.

The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of that item/s.

When We pay You the full Sum Insured for any cover or any item covered, the Policy ends to that extent. Except this, the insurance cover will be maintained up to the full Sum Insured throughout the Policy Period. You need to pay only the proportionate additional premium. This will ensure that Your Home Building and its contents remain insured throughout.

Example

1. ***If Your TV Setinsured for₹ 15000 is destroyedin fire orstolen within 7 daysofthe fire, and We pay Your claim of₹ 15000, the new TV that You buy will not be covered under this Policy unless You add it again and pay additional premium. If Your TV set is repaired, and We pay You repair chargesof ₹ 5,000, the cover for the same TV will continue for ₹ 10000. It will continuefor ₹ 15,000 if Youpayproportionatepremiumagain.***
2. ***If Your home building insured for ₹ 20,00,000 is severely damaged and We pay You ₹ 20,00,000 under the Home Building Cover to cover its repair andreconstruction, You will notbe coveredunder this Policy for the newbuilding that You construct, unless You pay premium for the cover.***

Who can purchase this Policy?

You can purchase the Home Building Cover if you own or are a tenant of the Home Building and you are liable for insurance. You can also purchase Home Contents cover for articles or things in your home.
This product can be sold mainly through Banks, agents, online Platforms, telesales, etc. These covers can be sold to flat / home owners / renters who may be owners of credit card / phone numbers etc. Product can be sold to retail as well as commercial customers in individual / group mode. The group customer could be customers of financial institutions, lending company, Online aggregators, etc. Group Mode policies can be a master policy or individual policy.

How long doesthiscover protect me?

The cover protects You during the period of the policy. You can buy the policy for one year or more than one year but the policy duration cannot exceed 30 years.

The Home Building Cover

The Building: You can purchase this cover for Your home, i.e., Your building, flat, apartment, duplex apartment, bungalow or any dwelling place. Fittings and fixtures are included. Additional structures like garages, domestic outhouses for residence, compound walls, fences, gates, retaining walls and internal roads, parking space, water tanks for residence, parking space, are also covered.**Who can purchase?** You can purchase this cover if

a. You own the structure,
b. You are occupying Your home as purchaser under an agreement of sale,
c. You are an authorised occupier of Your home,
d. Your structure is occupied by a tenant, a licensee or Your employee, or
e. You are a tenant under an agreement in writing and are liable for insurance.

Residential use: You can purchase this insurance cover if Your Home Building is used for residence. If you carry on commercial activity by employing other persons, You must purchase another insurance cover meant for commercial premises.

Examples

1. ***You have let out your house under a registeredlease to Your tenant. You can purchase Home Building Cover as its owner. Your tenant can purchase the Home Contents Cover.***
2. ***You own a two-storey house. You and Your family reside in the building and run a grocery shop in two rooms of the ground floor and personally attend to the grocery business. You can purchase this policy.***
3. ***You own and residein a three-storeyhouse. Youarea partner in a firm that runs anelectronic shoponthe ground floor. Five employees attend the shop. You can purchase this policy only for the two floors of the building where You reside. You can purchase other policies to cover the shop on the***

Sum Insured

The Sum Insured for the Home Building Cover shall be equal to the Cost of Construction of Your Home Building including fittings and fixtures at the Policy Commencement date. The cost of construction is calculated as follows-

[Carpet area of Your home structure in sq.m. X rate of cost of construction at the

commencement date declared by You and accepted by Us] + cost of construction for additional structures at the Policy Commencement date declared by You and accepted by Us.

The rate of cost of construction is the prevailing rate of cost of construction of Your Home Building at the Policy Commencement date as declared by You and accepted by Us.

Example

The area of Your Home Buildingis 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 acceptedthe rate that You declared, We will pay ₹ 20,00,000.

If the actual carpet area is less than the carpet area you have declared, We will calculate the claim amount on the basis of the actual carpet area.

Example

The area of Your Home Building is 100 sq m. The rate of cost of construction for Your Home Buildingis ₹ 15,000 per sq m. By mistake, You have declared an area of 120 sq.m., and Your Home Building is insured for ₹ 18,00,000 instead of ₹ 15,00,000. Your Home Building gets totally damaged by earthquake. Since the actual area was not correctly declared, We will pay ₹ 15,00,000.

No Underinsurance

Underinsurance does not apply to the **ICICI Bharat Griha Raksha** policy. This is a very special feature of this policy. Thus, if Your Sum Insured calculated on the basis of the information that you have provided us is less than the actual value at risk, the difference will not affect the amount we pay.

Example

The area of Your Home Building is 100 sq.m. The rate ofcost ofconstructionforthat townis ₹ 15,000 persq.m. By mistake, You have declared an area of 90 sq.m., and Your Home Building is insured for ₹ 13,50,000, instead of ₹ 15,00,000. There is a loss that requires repairsthat cost You ₹ 5,00,000. We will pay You ₹ 5,00,000.

In-built Covers

The **ICICI Bharat Griha Raksha** policy also pays for the following expenses:

a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;

b. Upto 2% of the claim amount for reasonable costs of removing debris from the site.

Further, the policy also pays for Loss of Rent and Rent for Alternative Accommodation while the Home Building is not fit for living because of physical loss arising out of an Insured Event.

The Home Contents Cover

The Contents: You can purchase this cover for the articles or things of personal, non-commercial use which are located inside your home. This policy covers **General Contents** that are usual in any home i.e., furniture and fittings, television sets, telephones, electronic items, antennas, water storage equipment, air conditioners, kitchen equipment and other household items.

You can pay additional premium and purchase cover for **Valuable Contents,** like jewellery, silverware, paintings, works of art, valuable carpets, antique items, curios, paintings.

Some contents are not covered, like bullion or unset precious stones, manuscripts, vehicles, explosive substances

Location and use of contents: You can choose this cover for Contents that are located in your home and are used for personal use.

Sum Insured

The Policy has an in-built cover for General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) if

You have opted for both Home Building and Home Contents cover. You can choose a higher Sum Insured by declaring it in the Proposal Form, along with details and by paying additional premium.

If you have purchased only Home Contents cover, you have to declare Sum Insured for General Contents.

Example

The carpet area of Your Home Building is 100 sq.m. The rate of cost of construction for Your home building is Rs 20,000 per sq.m. You have opted for both Home Building and Home Contents cover but have not specifically mentioned anything about Sum Insured for contents in Your proposal. Contents in Your home are worth ₹ 8,00,000. The contents of Your home are damaged in a fire and loss is ₹ 2,00,000. We will pay You ₹ 2,00,000 because contents of ₹ 4,00,000 (20% of building Sum Insured) is an in-built cover.

The Sum Insured you havechosen must be enough to cover thecost of replacement of the Contents when You purchase the policy.

Who can purchase? You can purchase this cover if

1. You are the owner of the articles or things,
2. You have purchased the articles or things under instalment or hire purchase system, or on lease, or
3. You are responsible for the articles or things as part of written contract of employment.

Thus, a tenant, lessee, licensee or employee can purchase the Home Contents Cover.

Examples

1. ***You occupy a flat provided to You by Your employer. You can purchase Home Contents Cover for Your articles or things in the flat.***
2. ***A companyowns a building consisting of flats occupied byits employees. The employees can purchase Home Contents Cover. Thecompany can purchase only Home Building Cover.***

Optional Covers

You can purchase Optional covers under Your **ICICI Bharat Griha Raksha** Policy. You must apply for these covers, and pay additional premium.

i. **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)

   If valuable contents are physically damaged by any insured event, Wewill pay the cost of repairing the item. If the valuable contents are a total loss We will pay Sum Insured for the item.

ii. **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 ₹ 5 Lakh per person.

Additional covers under Section 1

You can buy the following add-ons (additional covers)

- **EMI Protector**
  - Under this add-on the insurer shall indemnify the insured towards Equated Monthly Instalments (herein referred as EMI) payable to the financial institution(s) as stated in policy schedule, upon happening of any loss and/or damage

- **Accidental Damage Cover**
  - Under this add-on the insurer shall indemnify the insured any reasonable expense borne by the insured in case the insured premise has undergone a loss on account of an insured peril hence making it inhabitable.

- **Tenant's Liability Insurance**
  - Under this add-on, this insurance extends to include all sums for which the Insured have insurable interest derived out of the terms of the lease agreement.

- **Landscaping Cost**
  - Under this add-on, the policy is extended to cover the reasonable cost of remaking, reconstituting, redesigning and purchasing as necessary in order to replace internal landscape grounds and gardens following damage.

- **Damage to Utility Systems:**
  - The add-on covers expenses incurred by the insured in locating and obtaining access to any part or parts of the utility system to repair damages resulting from leakage / overflow / short circuit, etc.

- **Incidental Costs:**
  - Under this add-on, the Company covers the incidental costs associated with the insured property up to the fixed percentage of base claim amount, as specified in the Policy Schedule / Certificate of Insurance.

- **Inadvertent omission:**
  - Under this add-on, if any property is inadvertently omitted to be included in the policy while taking the policy coverage at the inception, the insurer will deem it to be covered.

- **Minor Acquisitions:**
  - Covers additions or extensions to Home Contents or Home contents in care, custody and control of the Insured which have been carried out after the inception of the Policy.

Note: Insurers to mention details, as applicable.

Exclusions, that is, what We do not pay

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or ommission, 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 commotionamounting 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
   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 on 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 later 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.

Premium

Premium is the amount you pay to us for the insurance covers. Any insurance cover begins only after we have received the premium.

Note: Insurers to mention how the premium would be calculated.

Section 2: Additional Living expenses

Additional Living Expenses Covers the following additional living expenses in case of loss or damage to the insured home building which results in making such home building unfit for occupation- (a) Boarding expense for pets; (b) Immediate expenses; (c) Cost of hiring household goods and (d) expenses towards temporary resettlement

However, We shall not be liable to make any payment in respect of-
i) Loss or damage to the Contents while being packed, loaded, transported, unloaded and installed at the alternative accommodation
ii) Any expenses incurred that are not supported by actual bills/ receipts/ cash memos.

Additional covers:

In consideration of Insured having paid extra premium it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, this cover is extended to indemnify the Insured against the following

- Hotel Stay:

In consideration of Insured having paid extra premium it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, this cover is extended to Clause C (5) (c) to indemnify You the additional expenses of Hotel accommodation for an interim accommodation in case of :

- The period of indemnity is limited to 15 days during which the original premises remain inhabitable as a result of occurrence of perils insured against
- . Recommendation of appointed Surveyor to the effect that premises in question are un-tenantable will be accepted as adequate proof of the fact that the premises have become inhabitable.
- This cover should be granted against loss or damage by any insured perils (Clause B) and should be granted only if it involves actual physical damage to the building, making the insured premise inhabitable. The cover does not intend to pay, if for instance, the insured's entry is barred by strikers, demonstrators and similar occurrences.
- The cover may be limited up to 0.05% of Building/ Structure Eligible Sum Insured and maximum up to INR 15,000 per day.
- Cover may be permitted to the tenant and also to the Owner - Occupant.

Brokerage for Alternate accommodation:

In consideration of Insured having paid extra premium it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, this cover is extended to indemnify the Insured against the reasonable expenses incurred by the Insured towards brokerage payment for obtaining alternative accommodation on rent due to the insured's dwelling or part thereof being rendered unfit for occupation because of loss or Damage by any peril insured (Clause B) against. The brokerage paid by the insured should be duly supported by a valid receipt as an evidence of payment.

This extension shall cover actual expenses incurred by the Insured up to maximum of Rs. 50,000/- or one month rent of an alternate accommodation whichever is less.
Subject otherwise to the coverage, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon

Section 3: Mechanical and/ or electrical breakdown Cover

Covers any loss or damage on account of mechanical and/or electrical breakdown in declared items, while such items are within your home building.
However, We will not pay for-
a) loss or damage for which the manufacturer or supplier of the appliance/equipment is responsible whether by warranty or otherwise.
b) Loss or damage for appliance/ equipment which are older than 10 years as on the date of loss unless specifically accepted for coverage by Us and stated accordingly in the Schedule.
c) Cost of transport of the damaged appliance / equipment to the repair shop and back to the Dwelling.

Section 4: Garden Cover

Covers for the loss or damage to the Lawn Belongings, trees, shrubs or plants, while in open and within the boundaries of Your home building, arising due to operation of insured perils.
Exclusions:
We will not pay for-
a) Loss or damage caused by animals, wildlife, birds, insects, vermin, fungus or frost.
b) Natural decay of Trees, shrubs, plants or lawns
c) Mechanical and/or electrical breakdown to any item

Section 5: Home Contents- All Risk Cover

Home Contents shall be covered against all loss or damage due to and resulting from an Accident.
Exclusions:
Loss or damage to the Contents on account of-
1. Mechanical and/or electrical breakdown to any item;
2. Loss of Valuables on account of theft, unless specifically covered
3. Loss or damage to the Content on account of-
3.1 Its own fermentation;
3.2 Breakage, cracking or scratching of Crockery, Mobiles, Cameras, Binoculars, Sculptures, Curios, Paintings, works of art, Musical instruments, Toys, Sports gear, items of glassware unless specifically covered

Home Content- All Risk Cover is independent of Break- in Cover and vice versa.
For instance- if an insured opts for Section 5: Home Contents – All Risk Cover in the policy, Break in Cover shall not be opted in the policy and vice versa.

Section 6: Loss of Contents Whilst in Transit

Covers for loss of, or damage to Contents whilst in transit from Your home building to any new accommodation during transit by air, rail or lorry within India.

Section 7: Loss of Cash Whilst in Transit

Covers for loss of money in coins and/or notes by reason of hold up, robbery or theft while such money is in Your possession and is being conveyed by You to Your home building from Your bank/s or ATM, as the case may be

Section 8: Cover for specified articles

Covers for accidental loss or damage to the declared items, whilst in home building or carried as personal baggage outside such Dwelling.

Section 9: Personal Liability

Covers for Your legal liability, including litigation expenses for following-

1) Accidental death or injury to any person
2) Accidental damage to property of any person

Section 10: Theft cover for valuables

Covers loss due to theft for Valuable contents covered in the policy.

Section 11- Break-in Cover

This add-on extends to cover loss/damage to the Home contents along with Valuables resulting from acts of Burglary/housebreaking subject to the listed exclusions.

Section 12- Recreational bicycle cover-

This add-on extends to cover any reasonable cost incurred for:

- repair/replacement of bicycle on account of accidental damage to the bicycle within the home premise
- legal/ litigation expense arising due to third party damage.

Section 13- Loss of Documents Cover

This add-on extends to cover the replacement cost of official identification documents in case of any loss/ damage due to fire & insured perils along with burglary & theft.

Section 14- Lock & Key Replacement Cover-

Covers lock & Keys in case of any loss or damage.

Section 15- Personal Accident-

Covers death, PPD, TTD and PTD within 12 months in case of an accident involving the insured, its family and/or its domestic staff.

Additional Benefits:

(i) Transportation cost for carriage of dead body

(ii) clothing of Insured Person damaged in the Accident

(iii) Ambulance charges for transportation to hospital following an
(iv) CHILDREN'S EDUCATION GRANT
(v) Loss of Job
(vi) Rehabilitation and Modification Allowance

Extension to the Cover:

MEDICAL BENEFIT

On payment of additional premium as stated in the schedule, this Section of the Policy is extended to cover medical expenses necessarily incurred and expended in connection with any Accident as specified in the Table of Benefit, for which claim made by You and admitted by Us.

We will reimburse to You actual expenses upto but not exceeding 50% (fifty percent) of the compensation paid in settlement of a valid claim under this Section or 20% (twenty percent) of the Sum Insured whichever is less. Further it is a Condition precedent to the payment of such medical expenses that the detailed account and documents relating to such medical expenses incurred shall be submitted to Us.

Example

1. In case the insured gets into an accident which results in permanent loss of one of it's eyes, then We, as insurer, will be liable to pay 50% of the scheduled sum insured to it's legal personal representative, provided the insured has opt for Personal Accident Cover in its policy schedule.

   We also cover the Ambulance charge from transportation to hospital following the accident maximum up to 2% of the capital sum insured or INR 2,500 whichever is lower.

   Additionally, if clothing of Insured Person damaged in the Accident we shall cover that maximum up to INR 2,000.

NOTE: Section 15 Personal Accident cover is over and above the Optional Cover mentioned in Section 1 in terms of coverage and benefits.

Section 16- Fixed Glass and Sanitary Fittings-

All Risk Cover for fixed glass and Sanitary Fittings.

Section 17- Pet Cover-

This add-on extends to cover expense relating to the pet on account of robbery/dacoity, acts of terrorism, theft from home premise, poisoning and veterinary expenses due to road accident.

Section 18- Permanent Relocation Cover-

This add- on extends to cover the property value incl. land cost in case Insured wants to abandon the property and permanently relocate.

Section 19- Teleconsultation

This add-on arrange Tele-Consultation services for the Insured Person. This service shall involve consultation with a qualified Medical Practitioner through audio, video, chat, or mobile application and shall be available only in respect of bodily injury arising out of an **insured peril** covered under the Policy.

Additional Benefits under the policy-

1. Pest contro**l-** On Your request, We will provide You pest control service from Our authorized service provider, once after every three years of continuous engagement with Us. For instance, If a customer purchases annual policy from us in the year 2021, on completion of 3 consecutive years i.e. in the year 2024, the customer will become eligible for this service. Likewise in case the customer purchases long term policies, once every 3 completed years with us, the customer will become eligible for this service. On the request of the customer, we will provide the customer one time pest control from our authorized service provider. The customer need not to pay anything to the service provider or to us for this service
2. Fire Hazard / Electrical Hazard / Structural Stability Inspection- At Your request, We will provide You in availing Fire Hazard Inspection or Electrical Hazard Inspection or Structural Stability Inspection services from Our authorized service provider, once after every 5 years of continuous engagement with Us. For instance, If a customer purchases annual policy from us in the year 2021, on completion of 5 consecutive years i.e in the year 2026, the customer will become eligible for this service. Likewise for long term policies, once every 5 completed years with us, the customer will become eligible for this service. On the request of the customer, we will provide the customer one time service from our authorized service provider. The customer need not to pay anything to the service provider or to us for this service

Discount in premium

The discount in insurance premium, if any is at the discretion of the underwriter of the company.

Changes and Cancellation

Changes during Policy Period.

You can choose to make changes to the covers of this Policy as may be permitted by Us. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable

(I) ***Cancellation and Termination of Policy***

If you cancel the policy at any time during the term, by informing us. We will

cancel the policy only on the grounds of established fraud, mis- representation, nondisclosure of material facts, fraud or non-co-operation by giving minimum notice of 7 days to you.

We shall –

a. i) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.

a. ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced

Making a claim

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
    - i. The Policy Number,
    - ii. Your name,
    - iii. Details of report to the police that You made,
    - iv. Details of report to any Authority that You made,
    - v. Details of the Insured Event,
    - vi. A brief statement of the loss,
    - vii. Particulars of any other insurance of Your Home Building or any of Your Home Contents,
    - viii. Details of loss or damage under any Optional Cover or Add-ons,
    - ix. Submit photographs of loss or physical damage, wherever possible.
- report to police, fire authorities and appropriate legal Authorities,
- 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
- submit claim form at the earliest opportunity

– Prove that the Insured Event has happened, and prove the extent of your loss.

This is important because we must investigate whether the loss or damage is covered by the terms and conditions of the policy.

The Company shall, subject to the terms and conditions of this Policy, reimburse you for the costs incurred or facilitate Cashless Services, wherever applicable, through our empaneled service providers only. The facility of Cashless Services shall be at the sole discretion of the Company and shall be subject to availability.

Claim Clause/ Settlement of Claim:

1) Claim Intimation:

Connect with us via:

Toll-free no.: 1800 2666,

Email ID: customersupport@icicilombard.com, on our website: https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

2) File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.

3) Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim

4) Documents: submit documents to the assigned CSM/Surveyor.

List of documents which are necessary and relevant to the claim are as below:

a. Claim bill / Claim Form duly filled up

b. Photographs / Video of damaged property/item under claim

c. Document/s in support of admissibility of the claim, for instance, all proceedings filed before the courts, communications exchanged with the insured, invoices, payment proofs, internal /external investigation report of the insured, Insureds counsel opinion on merits and demerits of the case, insured counsel engagement letter etc.

d. FIR / Final Police investigation report wherever applicable

e. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.

f. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim

g. Offer for retention of salvage, if any 8. KYC / NEFT Details as per AML guidelines

h. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage

Certificate

h. Any other document which may be specified by the surveyor post completion of initial survey.

5) Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor

6) Salvage: The amount that is assessed which the damaged asset will fetch in the open market (wherever applicable).

7) Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report, as applicable

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which you can read in the **Complete Home Protect** policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Complete Home Protect** policy from Our branch or from our website www.icicilombard.com. For any legal interpretation, policy document will hold.

Grievance

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: https://irdai.gov.in, or on the Company's website at www.icicilombard.com.

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About Our Company

PROHIBITION OF REBATES.
(Under Section 41 of Insurance Act, 1938)

(1)No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to [take out or renew or continue] an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

[Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.]

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Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.