



ICICI GRIHA KAVACH POLICY

PROSPECTUS

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IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
New Linking Road, Malad (West)
Mumbai - 400 064

ICICI Lombard General Insurance Company Limited
CIN: L67200MH2000PLC129408
Registered Office Address:
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai 400 025

UIN : IRDAN115RP0001V01202324 **ICICI Griha Kavach Policy**
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com



Prospectus

Introduction

This prospectus gives basic information about the **ICICI Griha Kavach Policy** that You can purchase from Us, i.e. the ICICI Lombard General Insurance Company Limited. The **ICICI Griha Kavach 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/destruction of Your Home Building, **2. Home Contents Cover**, that covers any loss/damage/destruction articles or things in Your home,
- 3. Additional Covers:**

- o Loss of Rent and Rent for Alternative Accommodation o Cover for Valuable Contents on Agreed Value Basis o Personal Accident Cover
- o Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation o Terrorism Damage Cover (Material Damage only) o Earthquake, Volcanic eruption or other convulsions of nature.
- o Hotel Stay
- o Brokerage for Alternate accommodation o EMI Protector o Accidental Damage Cover o Tenant's Liability Insurance o Landscaping Cost o Damage to Utility System o Incidental Costs o Inadvertent omission o Minor Acquisitions o Additional Living Expense

Important Dos and Don'ts

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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 answer all the questions truthfully.
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. • Inform the respective authorities, as required. • Make true and full disclosures in your claim form. • Give all documents supporting the claim. • Give full cooperation for inspection and investigation of claim.

Summary of 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,	Standard
	Building is completely destroyed (Total Loss)	In case basis of valuation is: - Reinstatement value basis-Cost of reconstruction - Agreed value- - actual cost of reconstruction in case of reinstatement of damaged property. - On ready recknor basis or registration value basis if the insured opts to abandon the Dwelling to the Insurer including vesting in the Insurer all rights of the Insured	Standard
Home Contents Cover	Any General Content is damaged	Cost of repairs	Standard
	Article or thing is lost or destroyed (Total Loss)	Market Value or Cost of replacing that item with a same or similar item depreciation is applicable as per the age of the content in Market Value	Standard

Name of Cover	Your loss	We pay	Nature of Cover
Loss of Rent and Rent for Alternative Accommodation	rent You lose or alternative rent You pay while Your Home Building is not fit for living	Rent for alternate accommodation: For tenant's: in case of higher rent for alternate accommodation, will pay the difference. For owner's: SI mentioned in policy schedule against chosen period of indemnity. Loss of Rent: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.	Additional

Personal Accident Cover	Unfortunate death of Your family or Yourself due to an insured peril that caused damage to Home Building and/or Contents	SI mentioned against each person maximum up to INR 20, 00,000 per person.	Additional
Cover for Valuable Contents on Agreed Value Basis (under Home Contents)	Valuable content is physically damaged	Cost of repair	Additional
	Valuable content is a total loss	Agreed Value	
Other Additional Cover as mentioned in Introduction Pt. 3.			

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 A	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.	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.
5.	Bush fire, Forest Fire, Jungle Fire	-

6.	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.
7.	Missile testing operations	-
8.	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.
9.	Bursting or overflowing of water tanks, apparatus and pipes,	-
10.	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.
11.	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 TV Set. Since this theft follows a fire and happened 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 mentioned in the policy schedule as declared by You and accepted by Us. 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.

This won't be applicable if you have availed long term discount option.

If you have purchased a policy of more than one-year duration and chose the 10% auto escalation of SI option, 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.

Or

We will provide long term discount for long term policy without increasing the sum insured as mutually agreed up on.

Example

On 1 January 2017, You have purchased ICICI Griha Kavach Policy for Your Home Building for three years.

Sum Insured for the building of Your home is ₹ 5,00,000. The Sum Insured for the Building will be as follows, if 10% auto escalation option is opted, then the SI for the policy in the subsequent years is as follows

<i>Period</i>	<i>Sum Insured for Building(₹)</i>
<i>1-1-2018 to 31-12-2018</i>	<i>5,50,000</i>
<i>1-1-2019 to 31-12-2019</i>	<i>6,00,000</i>

The 10% auto escalation of sum insured per year will be triggered in the above case without the payment of any additional premium.

However, this would not be applicable if you have availed long term discount for your long term policy.

In case the long term discount option was opted, there would not have been an auto escalation of sum insured. Long term discount as per the tenure opted in the grid shall be applicable.

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.

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 or market value 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 Set insured for ₹ 15000 is destroyed in fire or stolen within 7 days of the 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 charges of ₹ 5,000, the cover for the same TV will continue for ₹ 10000. It will continue for ₹ 15,000 if You pay proportionate premium again.*
- 2. If Your home building insured for ₹ 20,00,000 is severely damaged and We pay You maximum up to ₹ 20,00,000 under the Home Building Cover to cover its repair and reconstruction, You will not be covered under this Policy for the new building that You construct, unless You pay premium for the*

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.



The Home Building Cover

The Building: You can purchase this cover for Your home, i.e., Your building, flat, apartment, housing societies, duplex apartment, bungalow or any dwelling place. 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

1. You own the structure,
2. You are occupying Your home as purchaser under an agreement of sale,
3. You are an authorised occupier of Your home,
4. Your structure is occupied by a tenant, a licensee or Your employee, or
5. 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.

Example

1. You have let out your house under a registered lease 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 reside in a three-storey house. You are a partner in a firm that runs an electronic shop on the 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 ground floor.

Sum Insured

The Sum Insured for the Home Building Cover shall be :-

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- i. For reinstatement Value Basis- Cost of Construction of Your Home Building at the Policy Commencement date.
- ii. For Agreed Value- the amount mentioned in the registered sale deed/agreement/ready reckoner or the amount mentioned in the Valuation Report of a Government Approved Valuator and as accepted by the insurer on policy commencement date.

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.

The area of Your Home Building is 100 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 accepted the rate that You declared, We will pay ₹ 16,00,000.

The area of Your Home Building is 100 sq m. The prevailing rate of cost of construction for Your Home Building is ₹ 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 Fire. Since the actual area was not correctly declared, We will pay ₹ 15,00,000.

Examples - in case customer has opted for Agreed Value

- 1. You have taken a policy from Us for a SI as per the amount mentioned in sales deed, let's say INR 1 Crore in this case. Fire Occurs resulting in total loss of the Home Premise. We, in that case, give You the option of either reconstructing the loss premise wherein we'll be paying You the reconstruction cost Or an option to abandon the loss property to the Insurer including vesting in the Insurer all rights. In the latter case, claim shall be payable on registration value or ready reckoner basis, whichever lower maximum up to INR 1 Crore.**

In case of partial loss, We'll indemnify You the cost of repairs, irrespective of the basis of valuation opted.

Example

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Your Home Building is insured for ₹ 13,50,000, instead of ₹ 15,00,000 which is the actual value of Your home.

There is a partial loss that requires repairs that cost You ₹ 5,00,000. We will pay You ₹ 5,00,000.

Underinsurance does not apply to the ICICI Griha Kavach 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.

In case of partial loss, We'll indemnify You the cost of repairs, irrespective of the basis of valuation opted.

In-built Covers

The ICICI Griha Kavach 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.

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, fixtures and fittings relating to designing or decoration, 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, cash, 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

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

Example

In case You have Opted for Home Contents Cover on market Value Basis in Your policy. You must have to declare the bifurcation of Your general household contents i.e. You must declare the Electronics/ electricals SI, Furniture, fixture and Fittings SI & Other (misc) Contents SI lying inside Your Home Premise to get the total Home Content SI.

Your Home content is insured for ₹ 5,00,000 as per market value. There is a total loss of an appliance of 3 years age worth INR 10,000. We'll pay You current replacement cost, lets say INR 7000 less depreciation.

Similarly, had the basis of valuation considered was on replacement value, We'd have directly pay You INR 7000.

The Sum Insured you have chosen must be enough to cover the market value/cost 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

Example

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 company owns a building consisting of flats occupied by its employees. The employees can purchase Home Contents Cover. The company can purchase only Home Building Cover.



Additional Covers

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

- **Loss of Rent and Rent for Alternative 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 and/or on account of opted add ons like- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation, Terrorism Damage Cover, Earthquake, Volcanic eruption or other convulsions of nature as mentioned in the policy schedule on payment of additional premium.

Maximum SI limit shall be up to 10% of the total Home Building SI

- **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 ₹ 25Lakh (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, We will pay the cost of repairing the item. If the valuable contents are a total loss We will pay Sum Insured for the item.

- **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 family, We will pay compensation of SI mentioned against each person in the policy schedule maximum up to INR 20 Lacs per person.

Additional Covers

1. **If You have opted for Home Building cover worth INR 20,00,000 and availed for rent for alternate accommodation optional cover for INR 2,00,000 for a period of 6 months by payment of additional premium in Your policy. And a total loss occurs on account of an earthquake so much so that the premise is inhabitable. In that case, we'll pay you the reasonable expense incurred for the rent of the alternate accommodation for 6 months till the damaged site is being reconstructed to it's original condition maximum up to INR 2,00,000.**
2. **If You have opted for Valuables on agreed Value Basis for INR 30,00,000 in Your Griha Kavach**

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Policy. There is a loss on account of Fire that requires repairs that cost You ₹ 5,00,000. We will pay You ₹ 5,00,000 subject to submission of Valuation certificate.

3. If You have opted for Personal Accident Cover in Your Policy for You for INR 10 Lacs, Your spouse for INR 7 Lacs and Your kid for INR 5 Lacs. A Fire occurs at Your premise resulting in Your Death. We will pay INR 10 Lacs to Your legal representative/Nominee.

- **Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation**
- Covers Your Home Building and Contents against any loss or damage on account of Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation. ☐ **Terrorism Damage Cover-**
- Covers Your Home Building and Contents against any loss or damage on account of acts of Terrorism.
- **Earthquake, Volcanic eruption or other convulsions of nature.-**
- Covers Your Home Building and Contents against any loss or damage on account of Earthquake, Volcanic eruption or other convulsions of nature ☐ **Hotel Stay-**
- Indemnifies additional expenses of Hotel accommodation for an interim accommodation in case of a total loss Occurrence at Your premise triggered by an Insured Event (Clause B) and opted add ons, if any, where post the loss the Insured Premise is inhabitable. ☐ **Brokerage for Alternate accommodation**
- 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 loss or damage of insured premise on account of insured perils and opted add ons, if any, hence becoming unfit for habitation. ☐ **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 on account of insured perils.
- **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.

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- **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.
- **Additional Living Expenses:**
- 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.

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Examples

1. If You have only opted for Home Building cover in Your Policy. And a loss has incurred on account of Flood. We'll not pay Your claim.
2. If You have opted for Home Building cover worth INR 12,00,000 in Your Policy. In addition to that have opted for Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation add on by paying an additional premium. A loss has incurred to Your home building on account of Flood which requires repair worth INR 2,00,000. We'll pay you INR 2,00,000.
3. If You have opted for Home Building cover (on reinstatement value basis) worth INR 20,00,000, Brokerage for alternate accommodation for INR 50,000 and Additional living expense for INR 1,00,000 in Your policy. A total loss occurs on account of an Fire so much so that the premise is inhabitable. While shifting to an alternate location the brokerage costs You INR 20,000 and cost of temporary resettlement costs You INR 35,000. In that case- besides paying for reinstating the damaged premise, We'll also pay You INR 55,000 over and above for the reasonable living expense borne by You.
4. If You have opted for Home Content cover (on replacement value basis) worth INR 10,00,000 along with 5% minor acquisition cover. Your sister has entrusted You her crockery set worth INR 10,000 in Your care. In case it gets damaged, We'll pay You INR 10,000.

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 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.

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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.
13. List of coverage stated under optional/Add on covers unless
 - i. Payment of an additional premium
 - ii. Opted by the insured voluntarily and mentioned in the policy schedule.

Premium

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

Changes and Cancellation

Changes during Policy Period.

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
New Linking Road, Malad (West)
Mumbai - 400 064

ICICI Lombard General Insurance Company Limited

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai 400 025

UIN : IRDAN115RP0001V01202324 ICICI Griha Kavach Policy

Toll free no : 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : www.icicilombard.com



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

You can cancel the Policy.

1. **Cancellation at any time:** You can cancel the policy at any time during the policy period by Informing Us.

2. **We can cancel the policy.**

We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.

We shall –

- 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.
- 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

1. 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
 - The Policy Number,
 - Your name,
 - Details of report to the police that You made,
 - Details of report to any Authority that You made,
 - Details of the Insured Event,
 - A brief statement of the loss,
 - Particulars of any other insurance of Your Home Building or any of Your Home Contents,
 - Details of loss or damage under any Optional Cover or Add-ons,
 - Submit photographs of loss or physical damage, wherever possible.
2. report to police, fire authorities and appropriate legal Authorities,
3. take all reasonable steps to prevent further damage to Home Building and Home Contents

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4. preserve and collect evidence, take and preserve photographs,
5. assist Us and Our representatives in collecting evidence and details, give Us all
6. submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage
7. 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.

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 **ICICI Griha Kavach Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **ICICI Griha Kavach Policy** from Our branch or from our website. For any legal interpretation, policy document will hold.

For more details, please visit our website- www.icicilombard.com

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 (IRDA) through the Bima Bharosa Portal - <https://bimabharosa.irdai.gov.in/> or IRDA 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 IRDA website: www.irdai.gov.in, or on the Company’s website at www.icicilombard.com

About Our Company

- ICICI Lombard GIC Ltd. is one of the leading private sector general insurance companies in India with a Gross Written Premium (GWP) of Rs135.92 billion for the year ended March

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31, 2020. The company issued over 26.2 million policies and settled over 1.86 million claims as on March 31, 2020.

- At ICICI Lombard, customer satisfaction is our motto. Stretching ourselves and going beyond the ordinary for the satisfaction and smiles of our customers is something that is deeply embedded in our DNA. Be it an untoward incident due to the unpredictability of nature or losses suffered due to accidents or medical challenges, we remain committed to be at your side and serve you always.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

(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.

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

Note:-

Please find the attachment for Premium Computation.



IGK Calci (Website)
1.xlsx

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