

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. For complete details, please refer to the policy document.

Sl. No.	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	<u>Product Name</u> ICICI Griha Kavach	
2	<u>Unique Identification Number (UIN) allotted by IRDAI</u> IRDAN115RP0001V01202324	
3	<u>Structure</u> Indemnity Policy	
4	<u>Interests Insured</u> This policy provides fire insurance coverage for your property (home building and/or home contents) as specified in the policy schedule.	Policy Schedule
5	<u>Sum Insured / Scope</u> As per Policy Schedule.	Policy Schedule
6	<u>Policy Coverage</u> During your policy period, we cover the following events up to your Annual Sum Insured: We provide insurance coverage for any unexpected physical loss, damage, or destruction to your property caused by specific events during the policy period. These events include things like fire, explosion, lightning, subsidence (such as landslides or rockslides), bushfires, and even damage from objects hitting your property, like vehicles or falling trees. We also cover damage caused by missile testing operations, riots, strikes, or malicious activities, as well as issues like water tanks or pipes bursting, and leaks from sprinkler systems. If a theft occurs within seven days of any of these covered events, it's also included in your protection. For more details, please refer to your policy schedule.	Clause B, C and / or D

ICICI Lombard General Insurance Company Limited ICICI GRIHA KAVACH

IRDA Reg. No. 115

Mailing Address:

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

CIN: L67200MH2000PLC129408

Registered Office Address:

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

UIN:

IRDAN115RP0001V01202324

Toll free no : 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail : customersupport@icicilombard.com

Website : www.icicilombard.com

7	<u>Add-on Cover</u> Add-Ons enhances your policy with essential covers that give you extra protection. To see the applicable add-on covers and their respective Sum Insured, please refer to in your Policy Schedule.	Clause E
8	<u>Loss Participation</u> This means you contribute a small portion towards the repair costs, and we take care of the rest, ensuring you're well-protected without bearing the full burden. For detailed information on all applicable deductibles, please refer to your policy schedule	Clause F
9	<u>Exclusions</u> While our Griha Kavach Policy offers strong protection, there are a few things we don't cover under the following circumstances: Intentional Acts: Damage caused by deliberate actions by you or someone acting on your behalf. War and Related Events: Losses resulting from war, invasions, enemy actions, civil unrest, rebellions, or similar events, whether war is officially declared or not. Nuclear Risks: Damage from ionizing radiation, nuclear fuel, waste, or hazardous nuclear materials. Pollution and Contamination: Unless directly caused by a covered event or leading to one, we don't cover losses due to pollution or contamination. Electrical/Electronic Damage: Damage to electrical or electronic items from overloading, short-circuiting, leakage, or lightning. This applies only to the affected item. Specific Valuable Items: Bullion, precious stones, manuscripts, securities, coins, vehicles, or explosive substances unless specifically listed in your policy. Missing or Misplaced Items: Property that's lost, misplaced, or disappeared without a clear cause.	Clause F

	Property Removed from Home: Damage to insured property that has been taken away from your home. Indirect Losses: This includes loss of earnings, delays, loss of market value, or any other indirect or consequential losses. Decreased Value After Repairs: Any reduction in market value of your property following repair or restoration. Unreported Home Alterations: Additions, extensions, or alterations to your home that increase its insured value by more than 10% without informing us and updating your policy accordingly. Claim Preparation Costs: Expenses incurred while preparing or submitting a claim. Optional/Add-On Covers: Unless you've specifically opted for these covers, paid the additional premium, and they're listed in your policy schedule, they aren't included. The complete list of exclusions is available in your Policy Schedule.																	
10.	<u>Special Condition\s and Warranties (if any)</u> As per Policy Schedule.	Policy Schedule																
11.	<u>Admissibility of Claim</u> If your insured property is damaged or lost due to a covered event: ▪ Please notify us immediately and submit the claim form along with any supporting documents to prove the loss or damage. ▪ We will evaluate your claim in line with the policy's terms, conditions, and relevant laws and regulations. We appreciate your efforts in protecting your property, minimizing potential losses, and promptly notifying us of any claims. Below is the sample claim calculation for reference: <table><tr><td>Gross Loss Claimed</td><td>6,29,38,711</td></tr><tr><td>Gross Loss Assessed</td><td>3,53,99,452</td></tr><tr><td>Less: Salvage Value</td><td>12,43,841</td></tr><tr><td>Subtotal</td><td>3,41,55,611</td></tr><tr><td>Less Under Insurance</td><td>-</td></tr><tr><td>Subtotal</td><td>3,41,55,611</td></tr><tr><td>Less Excess</td><td>40,00,000</td></tr><tr><td>Loss Adjusted</td><td>3,01,55,611</td></tr></table>	Gross Loss Claimed	6,29,38,711	Gross Loss Assessed	3,53,99,452	Less: Salvage Value	12,43,841	Subtotal	3,41,55,611	Less Under Insurance	-	Subtotal	3,41,55,611	Less Excess	40,00,000	Loss Adjusted	3,01,55,611	Clause G (IV)
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	<i>This sample claim calculation is illustrative and based on certain assumptions to give you an idea of how a claim may be settled. The final payable amount will depend on the actual sum insured, the coverages selected, and the applicable conditions in your policy.</i>	
12.	<u>Policy Servicing - Claim Intimation and Processing</u> For policy servicing and claim intimation you can contact us via our: Toll-free no.: 1800 2666 Email ID: customersupport@icicilombard.com Mobile App: IL TakeCare App, or WhatsApp: Send "Hi" to RIA @7738282666 Website: ICICI Lombard Website <u>Reimbursement Claim Process:</u> Follow these steps for a smooth and hassle-free claim experience: Intimate the Claim: Notify us by submitting the claim form (download here) or by calling 1800 2666. Our claims associate will contact you and assign a surveyor. Survey of Loss: The surveyor will assess the loss and request any documents, which you can upload here. Our team will verify and submit the final report. Verification and Processing: Our claims department will verify the report and process your claim request. Offer for Settlement: If your claim is approved, we will send you a settlement offer for your consent. Claim Payment: Once we have your consent and complete the KYC check, we will transfer the payment directly to your bank account. Explanation for Denial: If your claim is not payable, we will personally explain the reasons to you in detail. Claim Settlement Time: We aim to settle your claim within 7 days of receiving your claim notification or the final survey report, whichever comes later. Escalation Matrix and Details of Designated Company Official: For details of the escalation matrix and designated company officials please click here.	Clause G (IV) and Clause K

	<u>Cancellation Clause:</u> If You Decide to Cancel: You can cancel your policy anytime with written notice. It will end as soon as we receive it. If We Need to Cancel: If fraud is detected, we may cancel your policy with at least 7 days' notice before the cancellation takes effect. Refund of Premium upon Cancellation: - For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms. - For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started. Policy Renewal Date: Refer to the Period of Insurance section of the policy schedule.	
13.	<u>Grievance Redressal and Policyholders Protection</u> We are committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy. Grievance Redressal: If you have a concern, click here to understand our grievance redressal process or scan this QR code. If the issue persists, contact our Grievance Redressal Officer here.  If the issue remains unresolved, you can approach the Insurance Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in	Clause K
14.	<u>Obligations of the Policyholder</u> Here are a few important things to keep in mind: - To disclose all information correctly sought by the insurer at time of filling the proposal form - In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately - Non-disclosure of material information may affect the claim settlement. - Disclosure of other material information during the policy period. - Ensure you provide accurate information when completing your	Clause G (I)

	proposal. ▪ Notify us right away of any changes, modifications, or additions to the declared information, as failure to disclose material details may impact your claim settlement.	
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Declaration by the Policyholder:

I have read and acknowledge the details provided above.

Place:

Date:

Signature of the Policyholder

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. You can click [here](#) to download policy documents.