Complete Home Protect

Customer Information Sheet

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	**Product Name** COMPLETE HOME PROTECT	
2.	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0013V03202122	
3.	**Structure / Content/ (Structure+Content)** Indemnity Policy ()	
4.	**Interests Insured** • Home Building Sum Insured ₹ XXXX - This product provides fire insurance coverage for your Home building as specified in the policy schedule. • Home Content Sum Insured ₹ XXXX - This product provides fire insurance coverage for your property (Home Contents) as specified in the policy schedule. • Home Building + Home Content Sum Insured ₹ XXXX -This product provides fire insurance coverage for your property (home building and home contents)	
5.	**Sum Insured / Scope** As per Policy Schedule.	Policy Schedule
6.	**Policy Coverage** **Below events are covered during your policy period:**	Part II Section I
	Section 1: ICICI Bharat Griha Raksha (Mandatory)	
	a. Damage caused by fire b. Explosion or implosion damage c. Losses due to lightning d. Losses from storms, cyclones, typhoons, tempests, hurricanes, tornadoes, tsunamis, floods, and inundation e. Losses due to earthquakes or other natural calamities f. Subsidence, landslides, or rockslides g. Bushfires, forest fires, or jungle fires h. Impact damage of any kind i. Missile testing operations j. Riots, strikes, and malicious damage k. Bursting or overflowing of water tanks, apparatus, and pipes l. Leakage from automatic sprinkler systems m. Theft within 7 days of any of the above events n. Losses due to terrorism	
	Section 2: Additional Living Expense	
	Applies **when your home building is damaged or destroyed by a covered event and becomes unfit for occupation**. • We will pay the **extra costs** you incur for alternative accommodation, subject to the sum insured and maximum indemnity period shown in your Policy Schedule. • You must submit a certificate from the local municipal/statutory authority confirming that the home building is unfit for occupation. • Covered expense types: 1. **Pet Boarding:** If your pets cannot stay with you in the alternate accommodation (due to tenancy terms), we will pay actual reasonable boarding costs. **Max limit: ₹ 30,000 per month** (or as specified in your schedule). 2. **Immediate Expenses:** Emergency clothing and toiletries you buy. **Max limit: ₹ 50,000** (or as specified in the schedule).	

3. **Hiring Household Goods:** Costs you incur to hire essential furniture/household goods in your temporary accommodation so you can maintain your usual standard of living. **Max limit: ₹ 50,000 per month** (or as specified in the schedule). This cover ends when your home is fit again or when the maximum indemnity period expires.
4. **Temporary Resettlement:** Costs for packing, unloading, transporting your belongings from your home to the alternative accommodation (within the same city). Excludes loss or damage to contents during the move and requires valid bills/receipts.

- Additional optional covers (with extra premium):
  1. **Hotel Stay:** For initial interim accommodation in case your premises are uninhabitable. **Period limited to 15 days**. Max daily allowance example: **up to ₹15,000/day** (or as specified) and maybe capped at ~0.05% of building sum insured.
  2. **Brokerage for Alternate Accommodation:** If you pay a brokerage fee to find alternative rented accommodation because your home is unfit, we'll indemnify actual **brokerage expense up to ₹ 50,000** or one month's rent of the alternate accommodation—whichever is less.
- All reimbursements must be supported by actual bills or receipts.

Section 3: Mechanical and Electrical Breakdown

If you've declared and insured your domestic appliances and high-value electronics (such as TV, computers, washing machine, audio system) under your home contents section, this cover will pay if any of them fail due to a sudden mechanical or electrical breakdown. You'll either get the actual cost of repair (up to the sum insured for that item) or, if it's a total loss (or repair cost exceeds the market value), we'll pay the lower of its market value or the sum insured for the item.
However, there are important conditions: we won't pay for breakdowns that the manufacturer or supplier is responsible for (e.g., under warranty), or for appliances older than 10 years unless specifically accepted, and we won't cover transport costs to and from the repair shop.

Section 4: Garden Cover

If your garden (including lawns, plants, trees, shrubs) and garden belongings (like furniture, swings, statues, fountains, gardening machines) located within the boundaries of your dwelling are damaged by a covered event during the policy period, we will pay for that loss — up to the sum insured and after adjusting for any deductible as shown in your schedule.
Please note that we do not cover damage caused by animals, wildlife, birds, insects, vermin or fungus; natural decay of plants, trees or lawns; or mechanical/ electrical breakdown of any item. All other policy terms, conditions, exclusions and the claims procedure still apply.

Section 5: Home Content – All Risk Cover

If you've opted for the "Home Contents – All Risk Cover" under your policy, we'll cover your general home contents against any accidental loss or damage (unless specifically excluded) during the policy period. This means that unless the damage is due to one of the exclusions listed above, it will be covered under this clause.
However, there are some additional exclusions to keep in mind: we won't cover breakdowns due to mechanical or electrical failure of an item, theft of valuables unless they are separately insured, or damage to your contents from actions like fermentation, cracking, scratching or general wear and tear of items such as crockery, glassware, toys, works of art, cameras, mobiles etc (unless they are specifically insured) — and this cover works independently of your break-in / burglary cover.

Section 6: Loss of content whilst in transit

If you move your home contents from your current home building to a new accommodation anywhere in India, we will cover loss or damage during transit by air, rail or road — provided the transit starts within the Policy Period and only for up to three moves (transits) to a new accommodation in that period, and each transit lasts no more than 30 days.
You must notify us in writing before the move begins giving details of the mode of transport, packing arrangements and receipt/way-bill numbers etc. We will not cover damage caused solely by poor or insufficient packing.
Our liability for this cover is subject to the Sum Insured and Deductible shown in your Policy Schedule, and this cover remains subject to the other terms, conditions and exclusions of the Policy.

Section 7: Loss of cash whilst in transit

If You withdraw cash from Your Bank(s) or ATM and it is lost by reason of robbery, hold-up or theft while You are carrying it to Your Home Building, We will indemnify You for that loss — subject to the Limit per transit and the

overall Limit for all such transits during the Policy Period, and after applying any Deductible shown in the Schedule. Provided that

(i) the loss occurs within six (6) hours of the withdrawal;

(ii) You report the loss to the Police as soon as practicable and obtain a First Information Report (FIR).

For the purposes of this Cover the term “hold-up” means an incident in which You are threatened by a weapon and face the possibility of actual physical harm.

This Cover is subject, in all respects, to the Terms, Conditions, Exclusions and Claims Procedure of this Policy as endorsed in the policy wordings.

Section 8: Cover for Specified articles

If You have insured specific items (each item individually named with its value in the Schedule) under this cover, We will indemnify You for loss or damage due to an Accident to those items while they are carried as personal baggage outside Your Home Building — subject to the Sum Insured for this Cover and any Deductible specified in the Schedule. Notwithstanding the foregoing, We shall not be liable for:

1. Mechanical or electrical breakdown of the insured items
2. Loss or damage to the insured items in personal baggage caused by leakage, spilling or explosion within such baggage.

Basis of indemnity:

- **For items other than Valuables and Fine Arts:** if repair is possible, We will pay the actual repair cost; if the repair cost exceeds the Market Value of the item on the date of loss, or if the item is totally lost or destroyed, We will pay the Market Value on the date of loss or the Sum Insured, whichever is less.
- **For Valuables (excluding precious stones):** We will pay the Market Value of the metal content only (excluding extra value for making, decoration or incidentals); any item individually valued over ₹ 50,000 or containing precious stones must be accompanied by a professional valuation certificate.
- **For Fine Arts:** if repair/restoration is possible, We will pay the actual cost of repair/restoration; if repair cost exceeds 75% of the agreed value or if total loss occurs, We will pay the Sum Insured specified in the Schedule; all Fine Arts with individual value above ₹ 25,000 must be accompanied by a professional valuation certificate.
- **“Pair & Set”:** Our liability shall not exceed the proportionate value of the part(s) lost or damaged, rather than the value of the entire pair or set.

Section 9: Personal Liability

We will not cover claims if the person injured (or whose property was damaged) or you/family/domestic staff were under the influence of alcohol or drugs, or if the claim is filed in a court outside India.

We will not cover liabilities you’ve taken on purely by contract (unless you’d have been liable even without that contract), or any wilful or malicious act by you or a member of your household.

We will not cover claims arising from the transmission of a communicable disease by you or any member of your household.

Section 10: Theft Cover for Valuables

"Theft" means an act in which property belonging to insured is taken by 3rd party without Insured's consent.

By way of this cover, we will cover theft of valuable contents from home building. Applicable as per the coverage, deductible, terms and conditions, and claims procedure defined in the Policy and its endorsements.

Section 11: Break in Cover

If someone breaks into your home (or tries to) or commits a burglary and causes loss or damage to your insured contents, we’ll cover you — as long as your contents are listed in the policy schedule.

“Burglary” means theft that follows actual violent or forcible entry into or exit from your premises (including house-breaking).

We will cover:

- The cost to repair or replace locks, doors or windows damaged during the break-in;
- Loss of jewellery, gold, silver or precious stones inside your home, or stored in a bank vault, if they were specifically declared and accepted by us.

We will not cover:

- Theft of jewellery/gold/silver/precious stones unless they were declared, individually valued above ₹1,00,000 (if applicable) and accepted by us;
- Any value added beyond the inherent value of metal or stones in those items;
- Claims without an excess/deductible as stated in your schedule;
- Our total liability under this cover will not exceed the sum insured shown in your policy schedule.

Student Contents

We will pay up to 25% of the value of Home Contents shown in Your Policy schedule in respect of loss or damage due to fire, burglary & theft to a family member's Home Contents whilst living away from Home Building and situated in a Residence anywhere in India for full time education.

Security Upgrade

We will pay up to Rs.50,000 to upgrade the security system including alarms and locks following a burglary occurrence at Your Home Building that results in a valid burglary & theft claim under this policy.

Precautionary repairs

After a loss covered by this Policy, We will pay the reasonable expenses up to Rs. 100,000, You incur for necessary repairs to protect Your Residence against further loss. These payments do not increase the amount of Your cover.

Section 12: Recreational Bicycle Cover

- Covers your manual bicycle (pedal cycle/tricycle/scooter) when you or your family own it: we'll pay for repair or replacement if it suffers sudden physical loss or damage, up to the sum insured shown in the schedule.
- Also covers your legal liability (up to ₹ 30,000 per policy period) for accidental damage to someone else's property or bodily injury to someone other than you/your family, arising through using your bicycle.
- Excludes use for hire/reward or outside India, mechanical breakdown, accessory theft without the bike being stolen, or racing/pace-making; also requires the bicycle to be locked and secured when left unattended.

Section 13: Loss of Document Cover

- Covers the actual cost you incur to replace official identification documents (such as title deeds, passport, driving licence, work permit, residence permit) if they are lost or damaged due to fire, burglary, robbery, waylaying or snatching, within India or abroad (up to 90 days), subject to the Sum Insured in the Schedule.
- You must report theft to the police within 24 hours and obtain a written police report; losses from leaving the documents unattended in public places or from private vehicles/homes without forcible entry are excluded.
- We will not cover loss or theft due to customs, police or public authority detention or confiscation, nor any claim excluded under the policy's General Exclusions.

Section 14: Lock and Key Replacement

- If the keys to your insured residence are lost or stolen, we'll reimburse you up to ₹ 25,000 for the cost of replacing locks and/or making new home building keys (or up to the amount shown in your schedule) so your home remains secure.
- We'll also cover up to ₹ 5,000 for calling a locksmith if you're locked out of your home building or vehicle because your keys were stolen, and up to ₹ 5,000 if you need to rent a car because your vehicle keys are lost or stolen and can't be retrieved within 24 hours.
- This cover applies only to your insured home building and your personally owned vehicle keys for regular personal use. To claim, you must report the loss to the police within 24 hours, notify us immediately (or call our helpline) and submit any required claim forms, invoices/receipts and documentation as per our claims procedure.

Section 15: Personal Accident

- We'll pay the benefit listed in the Table of Benefits (Ref.policy wordings) if an Accident causes your death or specific disability (such as loss of sight, loss of limbs, or total irrecoverable loss of use) within 12 months.
- We'll cover temporary total disablement – if you are completely unable to work any occupation you were capable of at the time of the Accident – for up to 104 weeks or as specified in the Schedule, subject to the overall sum insured.
- You must be an "Insured Person" as defined in the Schedule, and only injuries caused by a sudden, unforeseen and involuntary external violent event qualify as "Accident".
- We will not pay for claims resulting from suicide or self-inflicted injury, being under the influence of alcohol or drugs, pregnancy or childbirth, HIV/AIDS, insanity, participation in professional sports, membership in armed forces or police, or non-fare-paying roles in aircraft or balloon activities.

Section 16: Fixed Glass and Sanitary Fittings

- Covers: If fixed glass or sanitary fittings in your home are accidentally broken, we'll pay for repair or replacement — including damage to the frame or framework and ornamental work (if these are declared) —

and we'll cover accidental damage to your home contents caused by that breakage (up to the limit shown in your schedule).

- Does not cover: Claims where there's only scratching or cracking (not full fracture), damage during removal/ alteration/repairs, parts that weren't completely and securely fixed, or consequential/indirect losses not specifically covered in this section.

Section 17: Pet Cover

- We will cover veterinary expenses if your pet (a domesticated dog or cat living in your home, not used for income) is injured in an accident inside your home premises or is poisoned by someone other than you, your family or your staff, up to the Sum Insured shown in the Schedule.
- If your pet dies within 30 days of such an accident or poisoning, we will pay for its loss and reimburse you up to 5,000 for burial or cremation (upon veterinary certificate and proof).
- If your pet is stolen or lost from your home for at least 5 continuous days (or 90 days if unrecovered), we'll pay up to 25% of the Sum Insured or 25,000 (whichever is less) for advertising/reward costs, or the pet's declared valuation up to the Sum Insured if permanently lost.
- We also cover your legal liability (and legal defence cost with our consent) if your pet causes injury, sickness, death or property damage to a third party, subject to the limit specified in the Schedule.

Section 18: Permanent Relocation cover

If your home building suffers a **total loss** from a covered event (Insured Event) and you **choose not to rebuild or reinstate** the damaged structure but instead permanently relocate and transfer all your rights (including reconstruction) to us, we will pay the amount specified in your schedule — which includes the cost of the land.
We will calculate this payment using **one of two methods**, whichever gives the lower amount:

- The Ready Reckoner value for tax and stamp duty purposes for your locality, **less** the reinstatement cost or sum insured in the schedule; or
- The registration value (sale deed agreement value) of the property, **less** the reinstatement cost or sum insured in the schedule.

Section 19 : Teleconsultation

This add-on arrange Tele-Consultation services for the Insured Person(s). This service shall involve consultation with a qualified Medical Practitioner through audio, video, chat, or mobile application.

7. <u>Add-On Cover</u>

Essential covers that give you extra protection.

Additional covers under Section 1

1. Loss of Rent and Rent for Alternative Accommodation

If your home becomes uninhabitable due to a covered event, we will pay:

1. The extra rent you pay or the rent you lose if your home was a tenancy, up to the limit shown in your schedule;
2. Only for alternative accommodation in the same city, not better than your original home;
3. This benefit applies only if we've accepted your claim for physical damage to the home, you provide a certificate showing the home is unfit to live in, and only for the time needed to repair (up to a maximum of three years).

2. Cover for Valuable Contents on Agreed Value Basis

1. If you and we agree on a value for your valuable contents, we'll cover repair costs for any damage and pay the full agreed sum if they are totally lost.
2. For values up to ₹5 Lakh (and items ≤ ₹1 Lakh each), we don't require a valuation certificate.
3. If a pair or set is insured, loss of one item doesn't count as loss of the whole set; and any item/item-category limits shown in your schedule apply.

3. Personal Accident Cover:

If a covered peril affecting your home building or contents causes the unfortunate death of you or your spouse, we will pay ₹5,00,000 per person.
If the primary insured person dies, the cover continues for the spouse until the policy ends.

4. EMI- Protector

1. If damage from a covered peril means your property (which is mortgaged to the financial institution) cannot be repaired or replaced for over one month, we'll indemnify your equated monthly instalments (EMIs) up to the lesser of three monthly EMIs or the sum insured stated in your schedule.

2. This cover excludes late or documentation charges tied to the loan; you must submit the EMI schedule certified by the financer and last year's payment track record.
3. Maximum liability under this add-on is ₹50 Lakh, indemnity period three months, and maximum per month is ₹20 Lakh.

5. Accidental Damage Cover

If your insured property is accidentally and externally damaged during the policy period (and you've opted the extra cover), we will pay the value at the time the damage happened. This cover is subject to all other terms, conditions and exclusions of your policy (except any exclusions we've specifically removed in writing).

6. Tenant's Liability Insurance:

1. If your leased home (or the premises you occupy) is damaged by a covered event, we'll cover amounts you legally owe under your lease agreement for repair or damage to your building or surrounding property.
2. We won't cover any liability if you sub-let the property, or if you breach your lease obligations in a way that affects our rights.
3. Our payment is limited to the sum insured stated in your schedule, and if your landlord or another insurance covers the same loss first (the "initial indemnity"), we'll deduct that amount — if it already exceeds our limit, we'll pay nothing.

7. Landscaping Cost

If your internal gardens or landscaped grounds are damaged by a covered event, we will cover the reasonable cost of redesigning, re-constituting, remaking and replacing them. This is limited to the extent of the damage and only applies for the landscaped area inside your home premises covered under the policy. We will only pay up to the limit (if any) shown in your policy or schedule for this landscaping cover.

8. Damage to Utility Systems

If a covered peril causes damage to your home's internal utility systems (electricity distribution, cooking gas or air-conditioning) and you incur reasonable costs to locate and access the damaged part, we will cover those access costs. However, we will not cover the cost of repairing or replacing the utility appliance or system itself.
The maximum we'll pay under this extension for all such events during the policy period is 2.5% of your total sum insured under the policy.

9. Incidental Costs

If you suffer a loss that is payable under your base home insurance policy, we will also pay certain incidental costs associated with the insured property up to a fixed percentage of your approved claim amount under the base policy.
For calculation, the "approved claim amount" means the base policy's admissible claim after deductions but before applying any policy excess.
This add-on applies only once the base claim is admitted and subject to the percentage and conditions shown in your policy schedule.

10. Inadvertent Omission Cover

If you told us you intended to insure all your property but accidentally omitted some items in the proposal form, we will still consider those omitted items insured up to 10% of your total sum insured — provided you notify us as soon as you become aware and pay any required premium for the omitted items.
This cover does not apply if those items are already insured under another policy.
Any claim under this omission cover is still subject to the terms, conditions and limits of the policy.

11. Minor Acquisition

When you buy new household items or make additions to your insured contents after your policy starts, this cover helps protect those items too — as long as the total increase stays within the percentage limit shown in your policy schedule. You must tell us about these new acquisitions within three months, and if the increase exceeds the allowed limit you may need to pay a little extra premium.
However, this cover does not apply to certain items like jewellery, bullion, works of art, coins, vehicle(s), business books or similar high-value and specialised items. Also, our payment is capped — the most we'll pay under this cover is the limit shown in your schedule.
However, this cover **does not apply** to certain items like jewellery, bullion, works of art, coins, vehicle(s), business books or similar high-value and specialised items. Also, our payment is capped — the most we'll pay under this cover is the limit shown in your schedule

8.	**Loss Participation** Following deductibles apply to your policy: • Home Building - Nil • Home Content - Nil • Terrorism - 1% of the claim amount subject to minimum of INR 10,000 Please refer to clause Conditions of the policy schedule for list of all applicable deductibles.	Policy Schedule
9.	**Exclusions** We do not cover losses, expenses, or any damage to the insured property directly or indirectly caused by the following: 1. Deliberate or intentional acts. 2. War, invasion, or similar activities. 3. Lonizing radiation or radioactivity. 4. Pollution or contamination. 5. Damage to electrical or electronic equipment from over-running, excessive pressure, short circuits, arcing, self-heating, or leakage of electricity (including lightning). 6. Loss or damage to bullion, unset precious stones, manuscripts, plans, drawings, securities, documents, coins, paper money, cheques, vehicles, and explosives, unless specifically stated in the policy. 7. Loss of property that is missing or mislaid. 8. Damage to property moved from your home to another location. 9. Loss of earnings, delays, loss of market, or other consequential or indirect damages. 10. Reduction in market value after repair or reinstatement. 11. Additions or alterations to your home that increase its carpet area by more than 10% without paying an additional premium and getting it added by endorsement. 12. Costs or fees for preparing any claim. (For exclusions related to add-ons, please refer to the Policy Schedule.)	Clause F
	Section 3- Mechanical and Electrical Breakdown Cover	
	1. Loss or damage for which the manufacturer or supplier of the appliance/equipment is responsible whether by warranty or otherwise. 2. 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 unless specified by You and accepted by Us. 3. Cost of transport of the damaged appliance / equipment to the repair shop and back to the Dwelling.	
	Section 4- Garden Cover	
	1. Loss or damage caused by animals, wildlife, birds, insects, vermin, fungus or frost. 2. Natural decay of Trees, shrubs, plants or lawns 3. Mechanical and/or electrical breakdown to any item	
	Section 5- Home Content- All Risk	
	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 General Home Content on account of- 4. Its own fermentation	
	Section 8- Cover For Specified Articles (As per the list given by you)	
	1. Any mechanical &/or electrical breakdown of the insured items loss or damage to items in personal baggage caused by or arising from the leakage, spilling or explosion within such personal baggage	
	Section 9- Personal Liability	
	1. If death/bodily injury of third party damage is caused by accident directly attributable to- • The person in question, in case of death/bodily injury, or the insured/family/domestic staff, in case of third party damage is under the influence of drugs, alcohol or any form of intoxication. • Any action for damage in a court of law outside the Jurisdiction of India • Any agreement unless liability would have applied otherwise • Any wilful or malicious act • Transmission of any communicable disease by You or any member of Your household	

Sectio10- Theft Cover for Valuables (As per the list given by you)

- Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or person loss and/or insured's domestic staff direct and / or indirect involvement in the actual or attempted burglary;
- Any loss or damage to, or on account of loss of, livestock, motor vehicles, pedal cycles, money, securities for money, stamp collection, coin collections, curios, sculptures, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, rare books, documents of any kind, ATM debit or credit cards (unless previously specifically declared to, and accepted by, the Company);
- The loss or damage occurring while insured's Premise is unoccupied, for a period of more than 30 days consecutively, unless insured declares the unoccupied period to the insurer and takes an acknowledgement or the same is specified in the schedule by insurer.
- Loss or damage to any property illegally acquired, kept, stored , or property subject to forfeiture in any manner whatsoever;
- Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- Any loss or damage to general contents on account of theft, unless specifically covered

Section 12- Recreational Bicycle Cover

1. Any accident, loss damage or liability caused by or through or in connection with the use of any Bicycle for hire or reward or outside India;
2. Damage caused by over loading, strain or mechanical breakdown;
3. Loss of or damage to accessories by theft/Burglary unless the Bicycle is stolen at the same time;
4. Loss, damage or liability occurring whilst the Bicycle is being used for competition, racing or pace making.

Section 13- Loss of Documents

1. Loss of the documents due to theft unless it has been reported to the police within 24 hours of the Insured / Insured Person becoming aware of the theft and a written police report being obtained in that regard.
2. Loss of the documents due to it being left unattended or forgotten by the Insured / Insured Person in a public place or public transport, hotel or apartment.
3. Loss or theft of the documents from a private place or from a private vehicle, unless it was located in a locked hotel room, apartment or locked vehicle, and forcible and violent entry was used to gain access to it.

Section 17- Pet Cover

1. Charges in respect of euthanasia or post mortem.
2. Any animal in quarantine or shelter or not solely owned by You or Your Family.
3. Partial or total disabilities of any nature or any disease of the pet.
4. Intentional killing whether by or under the order of any government or public authority or any person or body having jurisdiction in the matter
5. Any medical expense in conjunction with castration, spaying of pet shall be excluded from the scope of cover.
6. Death directly or indirectly caused by, happening through or in consequence of:
   a. any surgical operation unless conducted by a qualified veterinary surgeon and certified by him to have been necessitated solely by accident and to have been carried out in an attempt to preserve the pet's life.
   b. malicious or wilful injury whether or not caused by the You or Your family.
   c. confiscation or requisition by or under the order of any government or public authority or any person or body having or claiming jurisdiction in the matter.
7. The Company will not be liable to pay any Claim under Third Party Liability directly or indirectly caused by, based on, arising out of or howsoever attributable to the following –
   a. Compensation or legal costs if the injured third party is part of the Insured's Family, lives in Insured's residence or is paid to look after the Insured Pet or is paid to train the Insured Pet.
   b. All Vets, Pet trainers, kennel employees, Pet breeders, Pet shop owners, where the incident has occurred in the course of conducting their profession/occupation.
8. The Company will not be liable to pay any Claim under Lost and Stolen Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:-
   a. Any reward given to:

	i. any person who lives with the Insured ii. anyone who was looking after the Inured Pet when it was lost or stolen iii. any person who stole the Insured Dog, or acted in collusion with the person who stole the Insured Pet. b. Claim not supported by a signed receipt which shows the full name and address of the person who finds the Insured Pet c. Claim not supported by a signed receipt which shows the full name and address of the insured in case of advertisement of the lost pet.	
10.	**Special Condition\s and Warranties (if any)** As per Policy Schedule.	Policy Schedule
11.	**Admissibility of Claim** 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. Below is the sample claim calculation for reference:	Part III (IV)

Gross Loss Claimed	50,00,000
Depreciation	50,00,000
Less: Salvage Value	3000
Subtotal	44,97,000
Less Under Insurance	-
Subtotal	44,97,000
Less Excess	5000
Loss Adjusted	**44,92,000**

This sample claim calculation is for illustration only and actual payout will depend on your selected cover, the sum insured, and all applicable policy terms and conditions.

12.	**Policy Servicing - Claim Intimation and Processing** For policy servicing and claim intimation you can contact us: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, on our website: **www.icicilombard.com** Register the claim and submit claim related documents along with claim form.	Part III
	Reimbursement Claim Process 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:** 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 (This condition will not apply in case of policies issued on the property/building on reinstatement value basis). • **Escalation Matrix and Details of Designated Company Official:** For details of the escalation matrix and designated company officials please click **here**. 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.	

	Cancellation Clause • **If You Decide to Cancel:** You can cancel your policy anytime, by informing us • **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, if there is claim(s) made during the policy period For policies longer than one year, we will refund the premium for the term where the risk coverage for such policy years has not commenced • **Policy Renewal Date:** Refer to the **Period of Insurance** section of the policy schedule.	
13.	**Grievance Redressal and Policyholders Protection** 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 the 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** Scan to know **Grievance Redressal**	Part III
14.	**Obligations of the Policyholder** Here are a few important things to keep in mind: • Provide accurate and complete information when you fill out the proposal form. • Notify us immediately of any changes, modifications or additions to the information already declared. As failure to disclose material details may impact your claim settlement. • Non-disclosure or incorrect disclosure of material information may affect the settlement of your claim.	Part III (I)

Declaration by the Policyholder

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

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.