

S. No.	Particulars	Description
1	Name of Insurance Product / Policy	ICICI Lombard – Complete Home Protect Policy
2	Unique Identification Number (UIN)	IRDAN115RP0013V03202122
3	Type of Insurance Product / Policy-	Indemnity
4	Policy Coverage (What the policy covers?)	Section 1 – ICICI Bharat Griha Raksha: Home Building & Home Contents against insured perils (fire, explosion, natural calamities, impact, riot/strike, burglary within 7 days, etc.). Section 2 – Additional Living Expenses: Boarding for pets, emergency expenses, hiring household goods, temporary resettlement. Section 3 – Mechanical/Electrical Breakdown: Domestic appliances & high-value electronics. Section 4 – Garden Cover: Lawn belongings, trees/plants. Section 5 – Home Contents All-Risk: Accidental damage to contents. Section 6 – Contents in Transit. Section 7 – Cash in Transit. Section 8 – Specified Articles. Section 9 – Personal Liability. Section 10 – Theft of Valuables. Section 11 – Break-in Cover. Section 12 – Bicycle Cover. Section 13 – Loss of Documents. Section 14 – Lock & Key Replacement. Section 15 – Personal Accident. Section 16 – Fixed Glass/Sanitary Fittings. Section 17 – Pet Cover. Section 18 – Permanent Relocation Cover Section 19 – Teleconsultation
5	Exclusions and limitations (What the policy does not cover)	Key exclusions include: • Willful acts • War/terror (unless add-on) • Nuclear events; pollution (except resulting from insured event) • Electrical breakdown (specific machine only) • Loss/misplacement without identifiable event • Valuables such as bullion, manuscripts, coins (unless covered) • Property removed from home • Consequential loss/market value reduction • Additions increasing carpet area >10% without endorsement • Claim preparation costs
6	Documents required for issue of policies	• Complete proposal form • Full disclosure • Details of building, contents • Valuation for valuables where required • Hypothecation details (Annexure I) • Property details (Annexure II)

7	Basic documents and verifications required for claim settlement	• Immediate notice • Photographs • Police/fire reports (depending on event) • Municipal inhabitability certificate (for living expenses) • Claim form within 30 days • Invoices/repair estimates • Valuation certificates where required • Medical/legal documents for Personal Accident section
8	FAQ	1. Who can buy Complete Home Protect Policy? Both home owners and tenants can opt for Complete Home Protect Policy. While the owner can go for both building and content cover, tenants can go for content cover to protect their belongings. 2. What type of dwellings can be covered under Complete Home Protect Policy? We cover flats, individual apartments, row houses and bungalows under Complete Home Protect Policy. 3. What is the procedure for assessing the value of my home building and its contents? The value of your home building is assessed as per the area of your home multiplied by the rate of construction per. sq. feet, as on the date of taking the policy. For example, if your home is 1000 sq. feet and the construction rate per sq. feet is ₹800/-, then the sum insured for your home's building is ₹8,00,000. This excludes land cost. On the other hand, the contents are assessed on the market value of the items. This means if there were a loss, the claim would be paid on the value of purchasing a similar new item, less depreciation for the usage. 4. I live in a building insured by my society. Would I need to take a separate home insurance policy? The insurance that your society provides may offer you a limited cover and that generally includes only overall building of the society including common areas. You could consider home content insurance cover for your belongings and betterments done within your house.