

Name: ICICI Lombard General Insurance Company Ltd

Registration no: 115



S. No.	Particulars	Description
1	Name of Insurance Product / Policy	ICICI Bharat Griha Raksha
2	Unique Identification Number (UIN)	IRDAN115RP0005V01202021
3	Type of Insurance Product / Policy-	Indemnity
4	Policy Coverage (What the policy covers?)	Home Building Cover; Home Contents Cover; Optional Covers: Valuable Contents, Personal Accident (₹5 lakh/person)
5	Exclusions and limitations (What the policy does not cover)	Deliberate acts; war; pollution; radiation; mislaid property; consequential loss; damage to bullion/vehicles/explosives; unapproved structural changes; claim preparation costs
6	Documents required for issue of policies	Completed proposal form, KYC, details of building/contents as applicable
7	Basic documents and verifications required for claim settlement	Policy number; police/fire report (as applicable); photos; claim form; event details; supporting evidence; cooperation with surveyor/inspection
8	FAQ	How Building Sum insured is being calculated in ICICI Bharat Griha Raksha Policy product? Building sum insured is calculated by considering Carpet area and Cost of Construction. Whether all the Individuals in the family can be covered under Personal Accident cover? Is there any sum insured capping? There is no sum insured capping for ICICI Bharat Griha Raksha Policy. Whether Housing Society/Dwelling in the name corporate is a part of ICICI Bharat Griha Raksha Policy? Yes. Housing Society is a Part of ICICI Bharat Griha Raksha Policy. What rating should be given in case of Dwelling and Shop in the same premise? Per se rating can be done in case of Dwelling and Shop in the same premise I live in a rented home. Can I avail Household articles Insurance for my home? Yes you can avail for household articles.