

S. No.	Particulars	Description
1	Name of Insurance Product / Policy	ICICI Griha Kavach Policy
2	Unique Identification Number (UIN)	IRDAN115RP0001V01202324
3	Type of Insurance Product / Policy-	Indemnity
4	Policy Coverage (What the policy covers?)	- Home Building Cover: Fire, lightning, explosion, implosion, natural perils, riots, impact damage, bursting of tanks, theft within 7 days after an insured event. - Home Contents Cover: Physical loss/damage to General Contents; Valuable Contents only if opted. - Additional Covers: Loss of Rent, Alternative Accommodation, Valuable Contents (Agreed Value), Personal Accident, STFI, Earthquake, Terrorism, Hotel Stay, Brokerage for alternative accommodation, EMI Protector, Accidental Damage, Tenant's Liability, Landscaping, Utility Systems, Incidental Costs, Minor Acquisitions, Additional Living Expenses
5	Exclusions and limitations (What the policy does not cover)	Deliberate acts; war; nuclear radiation; pollution (unless resulting from insured event); electrical/mechanical breakdown; bullion, precious items, manuscripts, coins, money unless covered; missing/mislaid items; property removed from home; consequential losses; reduction in value; structural additions >10% without endorsement; claim preparation costs.
6	Documents required for issue of policies	Proposal form; disclosure of Home Building & Contents details; mortgage details if applicable; valuation documents for Valuable Contents (waived for items ≤ ₹1 lakh and total SI ≤ ₹25 lakh).
7	Basic documents and verifications required for claim settlement	Immediate notice; reports to authorities (fire/police, district admin depending on event); completed claim form within 30 days; photos; invoices/estimates; architect/local authority certificate for uninhabitable building; hotel/brokerage/rent receipts for relevant add-ons; death certificate for PA cover.
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.