

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	RSGICL, Bharat Griha Raksha Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0013V01202021	
3	Structure	Basis of sum insured : Indemnity	
4	Interests Insured	<p>Home Building:</p> <p>a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.</p> <p>b. Your Home Building includes</p> <p>i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.</p> <p>ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:</p> <p>a) garage, domestic out-houses used for residence, parking spaces or areas, if any</p> <p>b) compound walls, fences, gates, retaining walls and internal roads,</p> <p>c) verandah or porch and the like,</p> <p>d) septic tanks, bio-gas plants, fixed water storage units or tanks,</p> <p>e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,</p> <p>iii. any other structure shown in the Policy Schedule.</p> <p>c. Your Home Building does not include Contents of Your Home.</p> <p>Loss of Rent and Rent for Alternative Accommodation</p> <p>Home Contents Cover:</p> <p>General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical</p>	<p>Clause C Clause C.2</p> <p>Clause C.6</p> <p>Clause D</p>

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		equipment (including those fitted on walls), clothing and apparel and items of similar nature.	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured: xxxxxx	
6	Policy Coverage	<p>HOME BUILDING COVER</p> <p>Coverage is provided in respect of loss or damage to the Building caused by or arising out of the following Insured events:</p> <ol style="list-style-type: none"> 1. Fire 2. Explosion or Implosion 3. Lightning 4. Earthquake, volcanic eruption, or other convulsions of nature 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation 6. Subsidence of the land on which Your Home Building stands, Landslide, Rockslide 7. Bush fire, Forest fire, Jungle fire 8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) 9. Missile testing operations 10. Riot, Strikes, Malicious Damages 11. Acts of terrorism (Coverage as per Terrorism Clause attached – Annexure 3a) 12. Bursting or overflowing of water tanks, apparatus and pipes. 13. Leakage from automatic sprinkler installations. 14. Theft within 7 (seven) days from the occurrence 	Clause C–Home Building cover (1)

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		<p>of and proximately caused by any of the above Insured Events.</p> <p>Loss of Rent and Rent for Alternative Accommodation</p> <p>We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows</p> <p>Escalation Benefit:</p> <p>a. If the Policy Period is more than one year, We will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of Your Policy without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.</p> <p>b. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.</p> <p>HOME CONTENTS COVER</p> <p>We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in Clause B of this Policy:</p> <p>The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.</p> <p>The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building</p>	<p>Clause C–Home Building Cover (6)</p> <p>Clause C – Home Building Cover (4)</p> <p>Clause D – Home Contents Cover (1)</p>
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		and Home Contents cover.	
7	Add-on Cover	<p>OPTIONAL COVERS</p> <p>a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover) (if opted) – Sum Insured:</p> <p>b. Personal Accident Cover (if opted) – Sum Insured:</p>	<p>Clause(E) – Additional Cover (1) (a)</p> <p>Clause(E)- Additional Cover (1) (b)</p>
8	Loss Participation	<p>EXCESS*</p> <p>Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000</p> <p>*Whichever is applicable</p>	
9	Exclusions	<p>Exclusions (What We do not cover) for all covers under this policy</p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion 	<p>Clause F(Exclusions)</p>

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		<p>applies only to the particular machine so lost, damaged or destroyed.</p> <p>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</p> <p>12. Costs, fees or expenses for preparing any claim.</p>	
10.	Special Conditions and Warranties (if any)	Nil	
11.	Admissibility of Claim	<p>Home Building:</p> <p>What We pay</p> <p>a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.</p> <p>b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that</p>	Clause C.5

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		<p>declared by You in the Proposal Form and stated in the Policy Schedule.</p> <p>c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.</p> <p>d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.</p> <p>e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.</p> <p>f. In addition to what Clause C (5) (c) of this Policy provides for, We will pay You the following expenses:</p> <p>i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;</p> <p>ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.</p> <p>Home Contents Cover: What We pay</p> <p>a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,</p> <p>i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or</p> <p>ii. pay You the cost of replacing that item with a same or similar item, or</p> <p>iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.</p> <p>b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.</p>	<p>Clause D.3</p>
<p>12.</p>	<p>Things to Remember</p>	<p>1. Notices :</p> <p>a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.</p>	<p>Clause G (IV)</p>



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		<p>b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.</p> <p>2. Nomination for this Policy:</p> <p>You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website: www.royalsundaram.in/Sitemap/BGR/ New NominationForm</p> <p>3. Applicable law and jurisdiction :</p> <p>This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.</p> <p>4. Arbitration :</p> <p>If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third</p>	
13.	Grievance Redressal and Policyholders Protection	<p>Grievances</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Redressal of grievance</p> <p>In case of any grievance the insured person may contact the company through</p> <p>i. Website: https://www.royalsundaram.in</p>	Clause K

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	<p>ii. Grievance Redressal website: https://www.royalsundaram.in/app/customer-grievance.</p> <p>iii. Contact numbers: 1860 258 0000, 1860 425 0000</p> <p>iv. E-mail: grievance.redressal@royalsundaram.in</p> <p>v. Sr. Citizen can email us at : seniorcitizengrievances@royalsundaram.in Fax : 044-7117 7140</p> <p>Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097 Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</p> <p>If Insured person is not satisfied with the response/resolution given / offered through one of the above methods, insured person may contact the grievance officer at : Mr. T M Shyamsunder Grievance Redressal Officer Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097 For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in</p> <p>2. Insurance Ombudsman If Insured person is not satisfied with the response/resolution given / offered by the company, the Insured person may also approach the office of the nearest Insurance Ombudsman of their respective area /region for resolution of your grievance as per the Insurance Ombudsman Rules 2017.</p> <p>The contact details of Ombudsman offices are mentioned below, if your grievance pertains to:</p> <ul style="list-style-type: none"> Insurance claim that has been rejected or dispute of a claim on legal construction of the policy 	
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		<ul style="list-style-type: none"> • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance documents <p>Details of Insurance Ombudsman Offices - https://www.cioins.co.in/ContactUs. Grievance may also be lodged at – Registration of Complaints in Bima Bharosa by Policyholders:</p> <ol style="list-style-type: none"> 1. Can directly register complaint in the Bima Bharosa Portal https://bimabharosa.irdai.gov.in/ 2. Can send the complaint through Email to complaints@irdai.gov.in. 3. Can call Toll Free No. 155255 or 1800 4254 732. 4. Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to: General Manager Insurance Regulatory and Development Authority of India(IRDAI) Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell. Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032 	
14.	Obligations of the Policy holder	<p>Your Obligations</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents <ol style="list-style-type: none"> a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf. b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these 	G (I)



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	<p>statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.</p> <p>2. Obligation to take care: You must:</p> <p>a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.</p> <p>b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and</p> <p>c. ensure that unauthorized persons do not occupy Your Home Building.</p> <p>3. Inform change in circumstances: You must inform Us immediately if</p> <p>a. You change Your address,</p> <p>b. You make any addition, alteration, extension to the structure of Your Home Building,</p> <p>c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,</p> <p>d. You change the use of Your Home Building.</p> <p>4. Allow inspection and investigation of claim: You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.</p> <p>5. Make true statements and full disclosure in the claim and related documents You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold</p>	<p>Clause G</p>
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		any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.	
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Declaration by the Policyholder;

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

Place:

Date:
