



THE NEW INDIA ASSURANCE COMPANY LIMITED
87, M.G. Road, Fort, Mumbai – 400 001

New India Bharat Flexi Griha Raksha Long Term Policy

CUSTOMER INFORMATION SHEET

This document provide only key information about your policy.

Please refer to the policy document for detailed terms and conditions.

SR. No.	Title	Description	Policy clause Number
1	Product Name	<u>New India Bharat Flexi Griha Raksha Long Term Policy</u> <i>This policy offers comprehensive and flexible home protection .</i> <i>This policy is specially designed to cover Individual Dwellings, Housing Societies, Welfare Associations and Dwellings owned by Corporates.</i> <i>The policy can be issued to individual dwellings for a maximum of up to 40 years based on building age.</i> <i>For Co-operative Housing Societies/Home Welfare Associations/Dwellings owned by the maximum term is 5 years, depending on building age.</i>	Policy schedule
2	Unique Identification Number (UIN) allotted by IRDAI	UIN: IRDAN190RPPR0001V01202425	Policy schedule
3	Structure	<i>Indemnity Based</i>	Policy schedule
4.	Interest Insured	<i>Insured Home Buildings/Contents as stated in policy schedule. [Including PA cover and Cover for Valuable Contents if any.]</i>	Policy schedule
5.	Sum Insured	<i>As stated in policy schedule</i>	
6.	Policy coverage	Key Features <i>No underinsurance apply</i> <i>Theft within 7 days of an insured event is covered.</i> <i>Automatic sum insured increase: 10% annually, up to 20 years.</i> <i>Premium discount if opting out of EQ (Earthquake) and STFI (Storm, Tempest, Flood, Inundation) covers.</i> <i>Contents cover: Up to 20% of home building SI (capped at ₹10 Lakhs).</i> <i>Architect fees (up to 5%) and debris removal (up to 2%) included.</i> <i>Long Terms Discount for policies with policy period of more than 10 years</i>	



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		- Coverage includes fire, lightning, earthquakes, STFI, riots, explosions and more. Optional Covers : on payment of additional premium: - Cover for Valuable Contents on Agreed Value Basis: such as jewellery, silverware, paintings, works of art. - Personal Accident Cover : If the insured peril causing damage to your Home Building and/or Contents also results in the death of either you or your spouse, a compensation of ₹5 Lakh (Rupees Five Lakh) per person. - Acts of terrorism (Coverage, exclusions and excess as per Terrorism Clause). Please refer to policy document for complete list.	
7.	Add on covers	- Garden & Landscaping and Tree Removal cost - alternate accommodation - food expenses and more. Please refer to policy document for complete list of exclusions	
8.	Deductibles:	- No deductibles are applicable for the policy - For terrorism risk the coverage and the Excess shall be as per Terrorism clause	
9.	Exclusions	Some key exclusions are: - Intentional or wilful damage - Electrical damage without visible fire signs - Loss or damage to any Insured Property removed from Your Home to any other place. - War, invasion, radiation or contamination Please refer to policy document for complete list of exclusions	
10.	Special conditions and warranties (if any)	- Policy can be cancelled anytime. Refunds follow IRDAI guidelines - The minimum premium for the policy is ₹100 plus GST. - Terrorism cover is optional and allowed up to 20 years or policy term, whichever is lower.	
11.	How to make a claim	In case of an incident: - Inform the insurer immediately - Minimize further damage - Preserve evidence and take photos - report to police, fire authorities etc - Submit the claim form within 30 days	
12.	Policy Servicing /claim	- Helpline / Toll free : 1800-209-1415 - Website-https://www.newindia.co.in - The insured needs to contact Policy issuing office or	



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	<i>intimation & processing</i>	the concerned claims hub and provide documents as and when required.	
13..	<i>Grievances/ Complaints</i>	- Visit the Servicing Branch mentioned in the policy Document - Website: https://www.newindia.co.in/portal/readMore/Grievances - Toll free: 1800-209-1415 or on company - website www.newindia.co.in - Bima Bharosa https://bimabharosa.irdai.gov.in/ - Ombudsman - Website Link : https://www.cioins.co.in/ - You can send Your grievance in writing by post or email to Our <i>Grievance Redressal Officer</i> Address : - The New India Assurance Co. Ltd., Head Office, 87 M.G.Road, Fort, Mumbai - 400 001, e-mail : customercare.ho@newindia.co.in / gro@newindia.co.in	
14.	<i>Obligations of the Policyholder</i>	- state all and true information - take care to prevent theft, loss or damage - ensure that unauthorised persons do not occupy Your Home Building, - give Us full cooperation	

NOTE:

- The information must be read in conjunction with the Prospectus and Policy Document/Schedule.
- In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.

Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)