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New India Griha Suvidha Policy 2.0

Customer Information Sheet

This document provides only key information about your policy. Please refer to the policy document For detailed terms and conditions.

Sl No.	Title	Description	Policy / clause Number																												
1	Product Name	New India Griha Suvidha Policy 2.0	Policy schedule																												
2	Unique Identification Number(UIN)allotted by IRDAI	UIN No: IRDAN190RPMS0124V01202425	Policy schedule																												
3	Structure	Indemnity based Benefit	Policy schedule																												
4	Interests Insured	Building and Contents of a house .	Policy schedule																												
5	Sum Insured	<table> <tr> <th></th><th>Cover Description(on first loss basis)</th><th>Plan 'A'</th><th>Plan 'B'</th></tr> <tr> <td>Section I</td><td>Fire & Allied Perils(household contents)</td><td>1500000</td><td>2000000</td></tr> <tr> <td>Section II</td><td>Burglary,House breaking and theft (household contents)</td><td>1500000</td><td>2000000</td></tr> <tr> <td>Section III</td><td>Valuable and Jewellery</td><td>600000</td><td>800000</td></tr> <tr> <td>Section IV</td><td>Breakdown of Domestic Appliances</td><td>200000</td><td>400000</td></tr> <tr> <td>Section V</td><td>Television/Desktop</td><td>150000</td><td>250000</td></tr> <tr> <td></td><td>Total Premium for basic Sections (1-5)</td><td>Rs. 8340</td><td>Rs. 11650</td></tr> </table>		Cover Description(on first loss basis)	Plan 'A'	Plan 'B'	Section I	Fire & Allied Perils(household contents)	1500000	2000000	Section II	Burglary,House breaking and theft (household contents)	1500000	2000000	Section III	Valuable and Jewellery	600000	800000	Section IV	Breakdown of Domestic Appliances	200000	400000	Section V	Television/Desktop	150000	250000		Total Premium for basic Sections (1-5)	Rs. 8340	Rs. 11650	
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6	Policy Coverage	SECTION I – Household contents against fire & allied perils(excl jewelry and valuables) SECTION II – Household contents against burglary and housebreaking (excl. jewelry and valuables) SECTION III – Jewelry and valuables against fire & allied perils, burglary and theft SECTION IV – breakdown of domestic appliances SECTION V- TV/Desktop insurance	Policy schedule
7	Add-on Cover	1. Fire and Allied Perils(premises) 2. MyCyber Insurance	Policy schedule
8	Loss Participation	Add on Cover- 2. MyCyber Insurance For option I & II – 5 % of claim amount subject to minimum of Rs. 500/- For option III & IV – 5 % of claim amount subject to minimum of Rs. 1000/-	Policy schedule – Excess
9	Exclusions	As per the respective policy clauses	Policy Schedule - Special Exclusion
10.	Special Conditions and Warranties (if any)	As per the respective policy clauses	Policy schedule – Special Conditions



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11.	Admissibility of Claim	a. Upon occurrence of any event giving rise to or likely to give rise to a claim under this Policy You shall: give immediate notice to Us of the same. In the event of burglary, housebreaking, theft or other criminal act You shall also lodge forthwith a complaint with the Police and take all practicable steps to apprehend the guilty person or persons and to recover the property lost. i. thereafter without delay furnish Claim Form with detailed particulars of the amount of loss or damage ii. substantiate the claim with necessary bills, vouchers, receipts, documents, materials, explanations and evidence. iii. provide to Us and/or Surveyor, Investigator or other person as may be appointed by Us, all information,	
		clarification, evidence as may be considered necessary b. You shall not proceed with any repair or replacement before survey or without consent being given by Us or the Surveyors. c. If a claim shall in any respect be fraudulent or if any fraudulent means or device used by You or any one acting on Your behalf to obtain any benefit under this policy, all benefits under the policy shall be forfeited.	
12.	Policy Servicing – Claim Intimation and Processing	• 1800-209-1415 • Website-https://www.newindia.co.in • Policy issuing office	



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13.	Grievance Redressal and Policyholders Protection	In case of any grievance the insured person may contact the company through Website: https://www.newindia.co.in/portal/readMore/Grievances Toll free: 1800-209-1415 Visit the Servicing Branch mentioned in the policy Document Insurance Ombudsman If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.newindia.co.in. Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/)	
14.	Obligations of the Policyholder	- To disclose all information correctly sought by the insurer at time of filling the proposal form - In case of any change/modification/addition to the already declared information the same shall be brought to the notice of the Insurer immediately	

Declaration by the Policyholder

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

Place:

Date: _____ (Signature of the Policyholder)

Note:

- Policy holder to duly acknowledge/sign the CIS and return the same to the insurer.