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New India Home Safety Insurance 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 (Please refer to applicable Policy Clause Number in next column)	Policy/ clause No		
1	Product Name	New India Home safety Policy	Policy schedule		
2	Unique Identification Number(UIN) allotted by IRDAI	UIN No. IRDAN190RP0002V01202324	Policy schedule		
3	Structure	Indemnity based Benefit except PA section – Benefit based	Policy schedule		
4	Interests Insured	This Policy provides protection to Insured against loss or damage to their house and contents.	Policy schedule		
5	Sum Insured and Policy Coverage	Section	Coverage	Perils Covered	Policy schedule- Section I to XII
		IA	Fire	Fire and allied perils (including EQ, STFI and Terrorism)	
		IB	Fire	Fire and allied perils	
		2	Burglary	Burglary & theft	
		3. A	All Risk	Loss or damage due to accident or misfortune	
		3. B	Portable Equipment	Portable Electronic Equipment	
		4	Plate Glass	Accidental breakage	
		5	Breakdown	Mechanical or electrical breakdown	
		6	TV Set	TV Set	
		7	Pedal Cycle	Pedal Cycle	
		8	Baggage	Accompanied baggage	

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6	Add-on Cover	<table><tr><th>Add-on Section</th><th>Coverage</th><th>Remarks</th></tr><tr><td>A</td><td>MyCyber Insurance</td><td>As per MyCyber Insurance policy clause - Cover available for proposer and spouse only on named individual basis and separate limits</td></tr><tr><td></td><td></td><td></td></tr></table>	Add-on Section	Coverage	Remarks	A	MyCyber Insurance	As per MyCyber Insurance policy clause - Cover available for proposer and spouse only on named individual basis and separate limits				Policy schedule			
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7	Loss Participation	As per Policy clauses	Policy schedule - excess
8	Exclusions	• War and Allied perils • Consequential loss • Depreciation/wear & Tear • loss of or damage to articles of consumable nature. • loss of or damage to money, securities, stamps, stamp collections, bullion, livestock, motor vehicles and pedacycles.	Policy schedule - Exclusions
		□ loss of damage of deeds, bonds, bill of exchange, promissory notes shares and stock certificates, business books manuscripts documents of any kind. unset precious stones and jewelry and valuables, unless specifically declared and covered.	
9	Special Conditions and Warranties (if any)	Special Conditions : Section 12 : Cover available for items having replacement value above Rs 50000 only. Such items are to be specifically listed for coverage under Section IB and II. Condition of average SHALL NOT BE applicable. Under this section, a Flat Depreciation of 10% applicable, irrespective of the age of the items. Section 13: Age, identification, coverage, extensions and premium rates – AS per pet dog insurance. Only domestic transit of pet dog to be covered. However Worldwide transit can be covered at a loading of 100% of the section premium. The extension terms and conditions – As per pet dog insurance clause. Maximum number of dogs that can be covered under this policy – 4(four). Other Conditions : Section-wise exclusions and coverages are available. For Section 12 and/or 13 (domestic Transit/pet dog insurance), a minimum of 6 sections have to be opted from amongst section 1 to section 11.	Policy schedule - Warranty and Conditions



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10.	Admissibility of Claim	The policy holder has to report any incident which may lead to claim immediately to the insurer. For claim intimation, the Policy holder may contact us at 1800 209 1415 or write to us at customercare.ho@newindia.co.in or contact nearest New India Assurance office/policy issuing office. The payment of claims is dependent on Insured's providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, Insured must provide all relevant documents including receipts, bills, if any, and other records in support of Insured's claim. Documents to be submitted at the time of a claim 1. Duly completed and signed claim form	Policy schedule
		2. Copy of complaint filed with the Police, wherever required 3. Any other relevant documents	
11.	Policy Servicing – Claim Intimation and Processing	• 1800-209-1415 • Website-https://www.newindia.co.in • Policy issuing office	
12.	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/)	



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13.	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 Nondisclosure of material information may affect the claim settlement.	
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Declaration by the Policyholder

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

Date: (Signature of the Policyholder)

Note:

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