



(LEGALDISCLAIMER) 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.

House Holder Insurance Policy

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 Number
1	Product Name	House Holder Insurance Policy	Policy schedule
2	Unique Identification Number(UIN) allotted by IRDAI	UIN No: IRDAN190P0123V01100001	Policy schedule
3	Structure	Indemnity based Benefit	Policy schedule
4	Interests Insured	Building and Contents of dwelling belonging to proposer	Policy schedule
5	Sum Insured	It is a requirement of this insurance that the sum insured in respect of such item specified in the Schedule shall be equal to the cost of replacement of the insured property by new property of the same kind and capacity.	
6	Policy Coverage	<p>SECTION 1 - BUILDING AND CONTENTS (excluding jewelry and Valuables)</p> <p>SECTION II - BURGLARY AND HOUSEBREAKING INCLUDING LARCENY OR THEFT(Excluding Money and Valuables)</p> <p>SECTION III - ALL RISKS (JEWELLERY AND VALUABLES)</p> <p>SECTION IV - PLATE GLASS</p> <p>SECTION V - BREAKDOWN OF DOMESTIC APPLIANCES</p> <p>SECTION VI - TELEVISION SET</p> <p>SECTION VII - PEDAL CYCLE</p> <p>SECTION VIII - BAGGAGE</p> <p>SECTION IX - PERSONAL ACCIDENT.</p>	Policy schedule Section I to X

2



		<p>2. Condition of Average : If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against the collectively of greater value than the sum insured thereon, then the insured shall be considered as being his own Insurer for the difference and shall bear a ratable proportion of the loss accordingly.</p> <p>Provided, however, that if the sum insured hereby on the property insured shall at the breaking out of such fire or at the commencement of such destruction or damage be not less than 85% (eighty five percent) of the collective value of the property insured, this conditions shall be of no purpose and effect.</p> <p>Section III</p> <p>i) Where any item insured hereunder consists of articles in pair or set the company's liability in respect thereof shall not exceed the value of any particular part of parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.</p> <p>ii) No one article or pair of articles is deemed to be more than 10% of the sum insured under this Section unless separately specified and value stated.</p> <p>Section VII</p> <p>The Pedal Cycle should be securely locked when left unattended.</p>	
11.	Admissibility of Claim	<p>(i)The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this policy :</p> <p>(a) In the event of theft 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.</p> <p>(b) Give immediate notice thereof of the Company and shall within Fourteen (14) days thereafter furnish to the Company at his own expenses detailed particulars of the amount of loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.</p>	



(LEGALDISCLAIMER) 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.

		<p>(ii) If the insured or any member of the Insured's family named in the Schedule shall sustain any bodily injury or contract any disease or suffer from any illness requiring treatment at any Clinic, Nursing Home or Hospital in respect of which a claim is or may be made hereunder prompt written notice thereof shall be given to the Company as soon as possible but in any event within Fourteen days of the date of injury or contracting disease or suffering from illness. If the insured or member of the insured's family comprising he insured's spouse and children shall die, notice of death shall be given by the legal representative(s) forthwith. All certificates, information and evidence whether from a Medical Attendant or otherwise required by the Company shall be furnished at the expense of the insured or his legal representatives and shall be in such form and of such nature as the Company may prescribe. The Insured Person must immediately after the occurrence of a accident which may be the subject of a claim hereunder obtain medical treatment, failing which the Company will not be liable for any consequence thereof.</p> <p>(iii) The insured shall upon the occurrence of any event giving rise of likely to give rise to a claim under the Policy give immediate notice thereof to the Company and shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ, summons or other legal process issued or commenced against the insured the shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. The Insured shall nor incur any expenses in making good any claim without the written consent of the Company and shall not negotiate pay settle admit or repudiate any claim without such consent.</p>	
12.	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> • 1800-209-1415 • Website-https://www.newindia.co.in • Policy issuing office 	
13.	Grievance Redressal	In case of any grievance the insured person may contact	



(LEGALDISCLAIMER) 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.

		<p>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/</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • 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:

- i. Insurer to take confirmation of the policy holder and Policy holder to duly acknowledge/sign the CIS and return the same.

(LEGALDISCLAIMER) NOTE: The information must be read in conjunction with the Prospectus and Policy Document. In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.

