INDUSIND BHARAT GRIHA KAVACH POLICY GROUP – PROSPECTUS - FIRE LOB

Title	Description
Product Name	**IndusInd Griha Kavach Policy Group**
Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0002V01202324
Subject Matter of Insurance/ Interest Insured	• Home building including plinth and foundations with additional structures like verandah or porch, internal roads, garages, water & septic tanks, parking spaces, gates, fences and compound wall etc. at the same premises • General Contents like furniture, clothing and apparel and items of similar nature, kitchen equipments, electrical/ electronic appliances etc. • Valuable contents, as an optional cover, for insuring jewellery, silverwares, painting, works of art, antiques, curious etc. used at home of the insured • Contents in basement of the home, if specifically insured
Policy Coverage	Subject to exclusions as provided in policy wording, the policy covers physical loss or damage, or destruction caused to the Insured Property by following perils: • Fire • Explosion or Implosion • Lightning • Subsidence of the land on which Your Home Building stands, Landslide, Rockslide • Bush fire, Forest Fire, Jungle Fire • 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.) • Missile testing operations • Riot, Strikes, Malicious Damage • Bursting or overflowing of water tanks, apparatus and pipes, • Leakage from automatic sprinkler installations • Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events
Inbuilt Covers	In addition to insured loss payable, we will also provide you following covers/ pay listed expenses, if incurred: • Fees of architect, surveyor, consulting engineer - upto 5% of claim amount • Removal of Debris – Upto 2% of the claim amount • Loss of Rent (upto selected sum insured and period), if opted) • Rent for Alternative Accommodation (upto selected sum insured and period), if opted
Additional Covers	Optional Covers (if chosen by the Insured by paying additional premium): • Earthquake, volcanic eruption, lightning or other convulsions of nature • Sabotage and Terrorism Damage cover Endorsement (Material Damage only) • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation • Cover for Valuable Contents • Personal Accident Cover
Loss Participation/ Deductible applicable	This is an amount which the policyholder will have to bear in any claim. Only the loss amount that exceeds the deductible, is payable by the insurer. • Other than Terrorism Claims: Not applicable • For Terrorism Claims: As per excess as per Sabotage and Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool (if Terrorism cover is opted)

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Bharat Griha Kavach Policy Group. UIN No.: IRDAN103RP0002V01202324. IGI/MCOM/CO/IBGKPG/PROSPECTUS/Ver.1.0/110226.

IndusInd Insurance App
Download Now

Exclusions	We do not cover losses and expenses as a result of or is caused by or arising from events, stated below: • Wilful, intentional act or omission • War or war-like operations • Nuclear Radiation or alike operations • Pollution or contamination • Electrical/electronic machine/apparatus by over-running, excessive pressure, short circuiting, self- heating or leakage of electricity from whatever cause • Valuables, antiques etc. unless specified insured • Mysterious disappearance of property • Property removed to other location • Loss of earning, consequential losses etc. • Reduction of market value after repair or reinstatement • Addition, extension, or alteration that increases Insured Carpet Area of Home Building by more than 10%. • Costs, fees or expenses for preparing any claim.
Policy Servicing - Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can: • Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No.: 7400422200 • Email us at: **services@indusindinsurance.com** • Communicate with us through our Company Website: **https://www.indusindinsurance.com/**
Grievance Redressal and Policyholders Protection	If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with 1. Our Grievance Redressal Officer 2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS), 3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or 4. The Consumer Protection Forum or the Court.

Note:

- This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of our insurance advisor if you require any further information or clarification.

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Bharat Griha Raksha Policy . UIN No.: IRDAN103RP0017V01202021. IGI/MCOM/CO/IBGRP/PROSPECTUS/Ver.1.0/110226.

IndusInd Insurance App
Download Now