

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd.

Office : 21, Patullos Road, Chennai - 600 002

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Group Bharat Home Raksha Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RP0003V02202324	
3	Structure	Basis of sum insured : Reinstatement	
4	Interests Insured	<p>Home Building</p> <p>. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.</p> <p>. Your Home Building includes</p> <p>. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.</p> <p>the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:</p> <p>a) garage, domestic out-houses used for residence, parking spaces or areas, if any</p> <p>b) compound walls, fences, gates, retaining walls and internal roads,</p> <p>c) verandah or porch and the like,</p> <p>d) septic tanks, bio-gas plants, fixed water storage units or tanks,</p> <p>e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,</p>	Clause C.2

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		<p>. any other structure shown in the Policy Schedule.</p> <p>. Your Home Building does not include Contents of Your Home.</p> <p>Home Contents</p> <p>Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.</p> <p>Loss of Rent</p> <p>We will pay the amount of rent You lose while Your Home Building is not fit for living because of physical loss arising out of an Insured Event.</p> <p>Personal Accident</p> <p>In the event an insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of insured person, We will pay compensation of ₹ 1,00,000 (Rupees One Lakh).</p> <p>Temporary resettlement</p> <p>if the insured premises is rendered uninhabitable due to operation of an insured event, then the Insured shall be indemnified for the necessary and reasonable costs towards packing, transportation and other such miscellaneous expenses which the Insured may incur in relocating the Contents to an alternative accommodation within India.</p> <p>Personal Document Recreation</p> <p>This extension extends to indemnify the insured the cost, charges, and miscellaneous expenses incurred in replacement, reconstruction or restoring documents eg application fees and miscellaneous expenses for applying for new Personal Papers like Driving License, Passport, and and/or payment cards, which may have been destroyed, damaged or lost due to an insured event. Bearer bonds, coupons, or other</p>	<p>Clause C.6</p> <p>Clause E.b</p> <p>Endorsements</p> <p>Endorsements</p>
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		negotiable Product instruments are deemed to be excluded from this insurance.	
		Waiver of under insurance applicability Under this addon, conditions specified under 'Clause I - Applicability of Underinsurance' of the policy shall not be applicable.	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured: xxxxxx	
6	Policy Coverage	<u>Insured Events</u> <p>We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.</p> <p>The events covered are given in Column A and those not covered in respect of these events are given in Column B.</p> <ol style="list-style-type: none"> 1 Fire 2 Explosion or Implosion 3 Lightning 4 Earthquake, volcanic eruption, or other convulsions of nature (optional) 5 Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation 6 Subsidence of the land on which Your Home Building stands, Landslide, Rockslide 7 Bush fire, Forest fire, Jungle fire 8 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.) 9 Missile testing operations 10 Riot, Strikes, Malicious Damages 11 Acts of terrorism (optional) (Coverage as per Terrorism Clause attached) 12 Bursting or overflowing of water tanks, apparatus and pipes. 13 Leakage from automatic sprinkler installations. 	Clause B

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		<p>14 Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</p> <p><u>Home Building Cover</u></p> <p>What We cover</p> <p>We cover physical loss or damage, or destruction of Your Home Building because of any Insured Event listed in Clause B of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under Clause C (5) (f) of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under Clause C (6) of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.</p> <p>Home Contents Cover</p> <p>What We cover:</p> <p>We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in Clause B of this Policy. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.</p>	<p>Clause C.1</p> <p>Clause D.1</p>
7	Add-on Cover	<p>Earthquake, volcanic eruption, or other convulsions of nature (if opted) : Sum insured</p> <p>Acts of terrorism (if opted): Sum Insured</p> <p>Loss of Rent</p> <p>We will pay the amount of rent You lose while Your Home Building is not fit for living because of physical loss arising out of an Insured Event.</p>	E.2

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		<p>Personal Accident In the event an insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of insured person, We will pay compensation of ₹ 1,00,000 (Rupees One Lakh).</p> <p>Temporary resettlement if the insured premises is rendered uninhabitable due to operation of an insured event, then the Insured shall be indemnified for the necessary and reasonable costs towards packing, transportation and other such miscellaneous expenses which the Insured may incur in relocating the Contents to an alternative accommodation within India</p> <p>Personal Document Recreation This extension extends to indemnify the insured the cost, charges, and miscellaneous expenses incurred in replacement, reconstruction or restoring documents eg application fees and miscellaneous expenses for applying for new Personal Papers like Driving License, Passport, and and/or payment cards, which may have been destroyed, damaged or lost due to an insured event. Bearer bonds, coupons, or other negotiable Product instruments are deemed to be excluded from this insurance.</p> <p>Waiver of under insurance applicability Under this addon, conditions specified under 'Clause I - Applicability of Underinsurance' of the policy shall not be applicable.</p>	
8	Loss Participation	Excess - Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000	Terrorism Damage Cover
9	Exclusions	Exclusions (What We do not cover) for all covers under this policy	

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		<p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of 	Clause F
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		the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. 12. Costs, fees or expenses for preparing any claim.	
10.	Special Conditions and Warranties (if any)	Nil	
11.	Admissibility of Claim	<p>Home Building:</p> <p>What We pay</p> <p>a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.</p> <p>b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.</p> <p>c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.</p> <p>d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.</p> <p>e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.</p> <p>f. In addition to what Clause C (5) (c) of this Policy provides for, We will pay You the following expenses:</p> <p>i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;</p> <p>ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.</p> <p>Loss of Rent and Rent for Alternative Accommodation: In addition to</p>	Clause C.5

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		<p>what Clause C (5) (c) of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:</p> <ol style="list-style-type: none"> If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover. <p>Home Contents Cover:</p> <p>What We pay</p> <ol style="list-style-type: none"> If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option, <ol style="list-style-type: none"> reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or pay You the cost of replacing that item with a same or similar item, or repair the damaged item to a condition substantially the same as its condition at the time of damage. The maximum We will pay for Home Contents is the Sum 	Clause D.3
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		<p>Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item</p> <p>Personal Documents Recreation Cost Cover Covers the cost, charges, and miscellaneous expenses incurred in replacement, reconstruction or restoring documents eg application fees and miscellaneous expenses for applying for new Personal Papers like Driving License, Passport, and and/or payment cards, which may have been destroyed, damaged or lost due to an insured event. Bearer bonds, coupons, or other negotiable Product instruments shall deemed to be excluded from this insurance. Provided that the Company's liability shall not exceed the limit as specified in the Schedule of the policy.</p> <p>Temporary Resettlement Cost if the insured premises is rendered uninhabitable due to operation of an insured event, then the Insured shall be indemnified for the necessary and reasonable costs towards packing, transportation and other such miscellaneous expenses which the Insured may incur in relocating the Contents to an alternative accommodation within India. Provided that the Company's liability shall not exceed the limit as specified in the Schedule of the policy.</p> <p>Waiver of under insurance applicability Under this addon, conditions specified under 'Clause I - Applicability of Underinsurance' of the policy shall not be applicable.</p>	
12.	Policy Servicing – Claim Intimation and Processing	<p>a) As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.</p> <p>b. You can give notice to any of Our offices or call-centres.</p> <p>Claims Procedure</p>	Clause G (IV)

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		If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.	
13.	Grievance Redressal and Policyholders Protection	<p>Grievances Redressal Procedure:</p> <p>We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned.</p> <p>Step 1: Raise a Complaint</p> <p>Please raise your concern with us through our Online form / Call us at: 1860 425 0000 / 1860 258 0000 / mail us at care@royalsundaram.in &</p> <p>write us at</p> <p>Customer Services Team</p> <p>Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097</p> <p>Senior Citizen can mail us at: seniorcitizengrievances@royalsundaram.in</p> <p>We will acknowledge your grievance immediately and provide a resolution.</p> <p>Step 2: Escalation 1</p> <p>If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: manager.care@royalsundaram.in</p> <p>Step 3: Escalation 2</p>	Clause K

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		<p>If you feel your grievance has not been resolved satisfactorily, you may escalate further to:</p> <p>head.cs@royalsundaram.in</p> <p>Step 4: Escalation to Grievance Redressal Officer - Final Internal Escalation</p> <p>If you need further resolution, you may escalate it to:</p> <p>Grievance Redressal Officer: Mr. T M Shyamsunder, 9500413094</p> <p>Senior Citizen Redressal: 9500413019</p> <p>Email: gro@royalsundaram.in</p> <p>For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in.</p> <p>If you are 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.</p> <p>Insurance Ombudsman addresses can be accessed at - https://www.cioins.co.in/Ombudsman</p>	
14.	Obligations of the Policy holder	<p>(I) Your Obligations</p> <p>1. Make true and full disclosure in the proposal and related documents</p> <p>a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.</p> <p>b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is</p>	Clause G(I)

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		<p>conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.</p> <p>2. Obligation to take care: You must:</p> <ol style="list-style-type: none"> keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and ensure that unauthorized persons do not occupy Your Home Building. <p>3. Inform change in circumstances: You must inform Us immediately if</p> <ol style="list-style-type: none"> You change Your address, You make any addition, alteration, extension to the structure of Your Home Building, You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, You change the use of Your Home Building. <p>4. Allow inspection and investigation of claim: You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.</p> <p>5. Make true statements and full disclosure in the claim and related documents You must also give true and full information in Your claim and submit true documents. If You give any false</p>	
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		information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.	
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Declaration by the Policyholder;

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

Place:

Date:
