

Customer Information Sheet

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

S. No	Title	Description	Refer to Policy Clause Number																						
1	Product Name	Home secure (Householders) Policy																							
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0002V05100001																							
3	Structure	Basis of Sum Insured: Indemnity / Benefit																							
4	Interests Insured	Residential Dwelling/ Contents Personal Accident Pedal Cycle Baggage Plate Glass Marine Transit Loss of Cash whilst in Transit Fraudulent charges Lost Wallet Key Replacement																							
5	Sum Insured	<p>The monetary amount shown against each Coverage in the Policy Schedule which shall be Our maximum liability for any and all claims under that cover during the Policy Period/Cover Period.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Coverage Name</th> <th style="text-align: left;">Basis of Sum Insured</th> </tr> </thead> <tbody> <tr> <td colspan="2">Base Cover</td> </tr> <tr> <td colspan="2">Building and Contents</td> </tr> <tr> <td style="text-align: center;">Home Building Cover</td> <td>Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared</td> </tr> <tr> <td style="text-align: center;">Home Contents Cover</td> <td>Replacement cost of General Contents</td> </tr> <tr> <td colspan="2">In-Built Covers</td> </tr> <tr> <td style="text-align: center;">Loss of Rent and Rent for Alternative Accommodation</td> <td>Upto the amount specified in Policy Schedule</td> </tr> <tr> <td style="text-align: center;">1. fees of architect, surveyor, consulting engineer;</td> <td>up to 5% of the claim amount for reasonable</td> </tr> <tr> <td style="text-align: center;">2. costs of removing debris from the site.</td> <td>up to 2 % of the claim amount for reasonable</td> </tr> <tr> <td colspan="2">Optional Covers</td> </tr> <tr> <td style="text-align: center;">a. Cover for Valuable Contents (under Home Contents cover):</td> <td>Agreed Value Basis as agreed between You and Us subject to the amount as specified in Policy Schedule.</td> </tr> </tbody> </table>	Coverage Name	Basis of Sum Insured	Base Cover		Building and Contents		Home Building Cover	Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared	Home Contents Cover	Replacement cost of General Contents	In-Built Covers		Loss of Rent and Rent for Alternative Accommodation	Upto the amount specified in Policy Schedule	1. fees of architect, surveyor, consulting engineer;	up to 5% of the claim amount for reasonable	2. costs of removing debris from the site.	up to 2 % of the claim amount for reasonable	Optional Covers		a. Cover for Valuable Contents (under Home Contents cover):	Agreed Value Basis as agreed between You and Us subject to the amount as specified in Policy Schedule.	
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		b. Personal Accident Cover	Rs. 5,00,000 per person	
		Personal Liability	Upto the amount specified in Policy Schedule	
		Burglary & Theft	Upto the amount specified in Policy Schedule subject to sub-limit	
		Additional Benefits-		
		Reproduction cost of Documents, Deeds	up to Rs. 10,000	
		Property of domestic employees and guests	up to Rs. 25,000	
		Pedal Cycles	Upto the amount specified in Policy Schedule Third Party Liability – Rs.10,000.	
		Plate Glass	Upto the amount specified in Policy Schedule	
		Baggage	Upto the amount specified in Policy Schedule subject to sub-limit.	
		Breakdown of Domestic Electrical and Electronic Appliance	Upto the amount specified in Policy Schedule	
		Marine Transit	Upto the amount specified in Policy Schedule	
		Personal Accident	As per amount specified in Policy Schedule and subject to sub-limit.	
		Temporary re-settlement expenses Cover	Upto the amount specified in Policy Schedule subject to sub-limit.	
		Loss of cash whilst in Transit	Upto the amount specified in Policy Schedule and subject to sub-limit.	
		Jewellery and Valuables	The actual <i>Replacement Cost of Jewellery and Valuables</i> Newly purchased <i>Jewellery and Valuables</i> Upto the amount specified in Policy Schedule	
		Fraudulent Charges	up to amount specified in Policy Schedule	
		Lost wallet	Replacement costs and application fees Upto the amount specified in Policy Schedule	
		Key Replacement	Up to amount specified in Policy Schedule	
		Accidental Damage- General Contents	Upto the amount specified in Policy Schedule.	
6	Policy Coverage	HOME BUILDING AND HOME CONTENTS Home Building Cover - We cover physical loss or damage, or destruction of your Home Building because of any of the below Insured Event mentioned as covered in the Policy Schedule: a) Fire b) Explosion of domestic pressure vessels or Implosion c) Lightning d) Earthquake Volcanic Eruption or other convulsions of nature e) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado f) Flood g) Tsunami, Flood and Inundation h) Acts of Terrorism (Coverage as per Terrorism Clause attached) i) Subsidence of the land on which Your Home Building stands Landslide, Rockslide, Avalanche j) Additional Covers a. Bush Fire, Forest Fire, Jungle Fire		Clause- C, D

- b. 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.)
- c. Missile testing operations
- d. Riot, Strike, Malicious Damages
- e. Bursting or overflowing of water tanks, apparatus and pipes.
- f. Leakage from automatic sprinkler installations
- g. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above insured Events.

If opted, we will also pay You for

1.Loss of Rent and Rent for Alternative Accommodation: 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:

- a) 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.
- b) 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.
- c) 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/ Certificate of Insurance) X Period necessary for repairs ÷ Loss of Rent Period opted for.
- d) 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.
- e) 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.
- f) up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
- g) up to 2 % of the claim amount for reasonable costs of removing debris from the site.

Home Content Cover - We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by any of the above mentioned Insured Event mentioned as covered in the Policy Schedule

PERSONAL LIABILITY COVER

We will reimburse You against compensation and litigation expenses (incurred with Our prior written consent) upto the Sum Insured, during Policy / Cover Period which You may become legally liable to pay on account of:

- a) Accidental death or Bodily Injury to any person other than You and/or Your Family due to Insured Perils.
- b) Accidental damage to property of any person other than You and/or Your Family due to Insured Perils.

BURGLARY & THEFT

We will pay You for the loss and damage caused by Burglary or Theft including Larceny and/or attempted Burglary or Theft including Larceny to:

- a) Your Home Building subject to a maximum payment of 10% of the Sum Insured or Rs.5,000/- whichever is less, and/or
- b) the Home Contents up to the Sum Insured, and/or
- c) Newly purchased Home Contents i.e. purchased after commencement of Policy, subject to maximum payment of 10% of the Sum Insured or Rs. 50,000, whichever is less, duly supported by original purchase invoice/bill, and/or
- d) Home Contents that You have placed in safe custody during Your temporary absence from Your Home Building as long as the placement of such Home Contents does not exceed a total of 120 days in any one Policy / Cover Period, subject to a maximum payment of 10% of the Sum Insured or Rs.10,000/- whichever is less, and/or,
- e) Home Contents that have been removed to private residential accommodation (not being Your Home Building) that is being occupied by You and/or Your Family for a period not exceeding 30 consecutive days in any one Policy/Cover Period, subject to a maximum payment of 10% of the Sum Insured or Rs.10, 000/- whichever is less, and/or.
- f) Personal Money not exceeding 1% of Sum Insured or Rs.10,000 whichever is less.

Additional benefits:

1. Reproduction cost of Documents, Deeds:

We will reimburse the cost of reproducing documents, deeds such as passport, driving license, title deeds, plans or any other personal identification documents up to Rs. 10,000 during Policy/ Cover Period which are damaged or lost due to Accident or misfortune including any other related out of pocket expenses supported by bills.

2. Property of domestic employees and guests:

We will pay up to Rs. 25,000 during Policy/ Cover Period to cover the personal belongings of Your Domestic Staff and guests while it is on the insured premises excluding Jewellery, Personal money or any other Valuable items damaged due to perils covered under Benefit: Home Building And Home Contents and Benefit: Burglary and Theft.

PEDAL CYCLES

We will:

- a) Pay You for loss or damage caused to pedal cycles belonging to You or Your Family by fire, lightning, external explosion, riot, strike, malicious act, attempted or actual Burglary or Theft, and Accidental external means.
- b) Indemnify You if a pedal cycle belonging to You or Your Family causes:
 - i. Accidental death or Bodily Injury to another, and/or
 - ii. damage to the property of another
 against litigation expenses and any amount in compensation that You may become legally liable to pay to another, subject to a maximum payment of Rs.10,000/- for any one Policy/Cover Period.

PLATE GLASS

We will indemnify You against Accidental loss or damage to securely fixed plate glass situated in Your Home Building.

BAGGAGE

We will indemnify You

- a) for the Theft or Accidental loss, damage or destruction anywhere in the world of personal baggage accompanying and belonging to You and/or Your Family on a trip undertaken outside of the municipal limits of the village, town, or city, in which You and/or Your Family ordinarily reside.
- b) for expenses incurred by You, whilst You and/or Your Family is on a personal trip, for contingency purchases occasioned by a) above subject to maximum of 25% of Benefit Sum Insured under this Benefit

BREAKDOWN OF DOMESTIC ELECTRICAL AND ELECTRONIC APPLIANCES

We will indemnify You

- a) against repair costs (both parts and labour) occasioned by the unforeseen and sudden mechanical and/or electrical breakdown of Your domestic electrical and electronic appliances specified in the Policy Schedule/Certificate of Insurance whilst contained or fixed in Your Home Building.
- b) against Loss or damage by accidental external means to Audio and Audio visual appliances as mentioned in the Policy Schedule/ Certificate of Insurance whilst contained or fixed in Your Home Building.

MARINE TRANSIT

We will cover loss of or damage to the “Personal belongings” excluding Personal Money, Jewellery and Valuables that are insured under “Benefit: Burglary & Theft” during transit from Your current Home Building to Your new Home Building caused by Accident to the Public carrier (as defined under Motor Vehicles Act) or Rail under contract of affreightment (Not required for transit within 50 Km of Your current Home, unless claim is being made for non-delivery of entire consignment) caused by:

- Fire,
- Lightning,
- Breakage of bridges,
- Collision/ overturning/ derailment of the carrying Vehicle.
- Non-delivery of the entire consignment
- Loading/unloading

PERSONAL ACCIDENT

We will pay You or Your assignee the sums set out below if You and/or members of Your Family, all aged between 12 and 70 years on the happening of the insured event, sustain Bodily Injury anywhere in the world solely and directly caused by Accident:

- a) If such Bodily Injury is the sole and direct cause of death within 12 calendar months of the Bodily Injury, the Sum Insured per person.
- b) If such Bodily Injury causes disablement and is, within 12 calendar months of the Bodily Injury, the sole and direct cause of the total and irrevocable loss of:
- c) If such Bo the sight of both eyes, or the Physical Separation of 2 entire hands or 2 entire feet, or 1 entire hand and 1 entire foot, or the loss of sight of 1 eye and Physical Separation of 1 entire hand or 1 entire foot, 125% of the Sum Insured per person;
- d) the use of 2 hands or 2 feet, or of 1 hand and 1 foot, or the loss of sight of 1 eye and 1 hand or 1 foot, 125% of the Sum Insured per person;
- e) the sight of 1 eye or of the Physical Separation of 1 entire hand, 50% of the Sum Insured per person;
- f) the use of 1 hand or 1 foot without Physical Separation, 50% of the Sum Insured per person;

g) Bodily Injury is the immediate sole and direct cause of the permanent and absolute inability to engage in any occupation or profession due to Disability, 125% of the Benefit Sum Insured per person.

h) If such *Bodily Injury* is, within 12 calendar months of the *Bodily Injury*, the sole and direct cause of the total and irrevocable loss of use of or of the actual loss by *Physical Separation* of the following, then the percentage of the *Sum Insured* per person detailed below:

Sr. No.	DETAILS	PERCENTAGE OF SECTION SUM INSURED
1.	LOSS OF TOES – ALL	20
	GREAT-BOTH PHALANGES	5
	GREAT-ONE PHALANX	2
	TOE LOST EACH	1
2.	LOSS OF HEARING- BOTH EARS	50
3.	LOSS OF HEARING- ONE EAR	15
4.	LOSS OF FOUR FINGERS AND THUMB OF ONE HAND	40
5.	LOSS OF FOUR FINGERS	35
6.	LOSS OF THUMB	
	- BOTH PHALANGES	25
	- ONE PHALANX	10
7.	LOSS OF INDEX FINGER	
	-THREE PHALANGES	10
	-TWO PHALANGES	8
	-ONE PHALANX	4
8.	LOSS OF MIDDLE FINGER	
	- THREE PHALANGES	6
	- TWO PHALANGES	4
	-ONE PHALANX	2
9.	LOSS OF RING FINGER	
	- THREE PHALANGES	5
	- TWO PHALANGES	4
	-ONE PHALANX	2

10.	LOSS OF LITTLE FINGER - THREE PHALANGES - TWO PHALANGES -ONE PHALANX	4 3 2
11	LOSS OF METACARPALS - FIRST OR SECOND LOSS OF METACARPALS -THIRD, FOURTH, FIFTH	3 2
12.	ANY OTHER PERMANENT PARTIAL DISMEMBERMENT	PERCENTAGE AS ASESSSED BY THE MEDICAL PRACTITIONER

i) If such *Bodily Injury* shall be the sole and direct cause of immediate Temporary Total Disablement, then so long as *You* and/or *Your Family (excluding children)* shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of one percent (1%) of the *Sum Insured*, stated in the *Policy Schedule/ Certificate of Insurance* hereto, per week but in any case not exceeding Rs. 5,000 (Rs.2500 in case of non-earning spouse/parents) per week in all under all policies provided that the compensation payable shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of disablement and in no case shall exceed the *Sum Insured*.

j) In the event of *Your* death or that of any other member of *Your Family* away from *Your Home Building*, *We* shall reimburse the expenses incurred in transporting *Your* mortal remains to *Your Home Building*, subject to a maximum of 2% of the *Sum Insured* per person or Rs.2, 000/-, whichever is less.

k) If *We* have accepted a claim under this Benefit and *You* and/or *Your Family* suffer an *Accident* causing *Bodily Injury* that requires *Hospital* attendance and that results in valid claim under the *Policy*, *We* will indemnify *You* for the *Medical Expenses* incurred by *You* and/or *Your Family* as an inpatient up to Rs. 15,000 for *Medical Expenses* incurred due to this *Bodily Injury*.

l) If *You* do not make a claim under this Benefit during this *Policy / Cover Period*, and *You* renew this *Policy* with *Us* within 30 days of its expiry, then *We* shall increase the *Sum Insured* per person for I.1, I.2 and I.3 by 5% per subsequent *Policy / Cover Period* until it stands 50% higher than the original *Sum Insured* per person.

m) If *You* and/or *Your Family* suffer an *Accident* causing *Bodily Injury* that requires *Hospital* attendance and *We* have accepted a claim under this Benefit, *We* will indemnify *You* up to Rs. 1000 for the reasonable cost of transporting *You* and/or *Your Family* to *Hospital* by an ambulance provided by any ambulance service provider using duly registered ambulances as specified under the Motor Vehicles Act. The ambulance services availed should be duly supported by a valid bill / receipt as an evidence of payment.

In the likelihood of this policy being withdrawn in future, the Company will intimate the Insured about the same 3 months prior to expiry of the policy. Insured will have the option to migrate to any Individual personal accident insurance policy available with the Company at the time of renewal.

TEMPORARY RE-SETTLEMENT EXPENSES COVER

If Your Home Building is rendered uninhabitable due to a claim that We have accepted under "Benefit: Home Building and Home Contents", We will indemnify You up to the Sum Insured for the reasonable costs towards

- Cost of packing, unpacking and transportation which you incur in relocating Your Insured Property or part thereof from the risk location to the location to be occupied by You as alternate accommodation.
- Cost of emergency purchases like food, medicines, clothes, infant essential items up to 25% of Sum Insured.

LOSS OF CASH WHILST IN TRANSIT

We will indemnify You and Your Family for actual loss of money in coins and/or currency notes up to the Sum Insured by, Robbery, hold-up or Theft within 6 hrs. of withdrawal of money from a Bank(including ATM centers) at which You maintain an account, while such money is in Your possession.

JEWELLERY AND VALUABLES

We will indemnify You and/or Your Family against the loss of, destruction of, or damage to

- a) Your and/or Your Family's Jewellery and Valuables anywhere in world due to Accident and/or misfortune, based upon the actual Replacement Cost of such Jewellery and Valuables not exceeding Sum Insured.
- b) Newly purchased Jewellery and Valuables i.e. purchased after commencement of the Policy subject to maximum payment of 10% of Sum Insured or Rs. 100,000 whichever is less duly supported by original purchase invoice/bill.

FRAUDULENT CHARGES

If Your Payment card is Lost or Stolen, We will reimburse the unauthorized charges that You are responsible for on Your Lost or Stolen Payment card, up to 12 hours prior to Your first reporting the event to Your Payment card issuer(s).

LOST WALLET

We will cover You for the following when Your wallet is Lost or stolen:

- a) Replacement costs for the Lost or stolen wallet as well as the Personal Papers and Payment cards that were in the wallet;
- b) Application fees for applying for new Personal papers and/or Payment cards.

KEY REPLACEMENT

a) Key Replacement – We will reimburse You for the cost of replacing Your Home Building and/or Your Vehicle keys which are Lost or stolen. The covered cost is limited to the money You paid to a locksmith to produce a new key.

b) Break-in Protection – We will reimburse You for the cost of replacing Your locks and keys if Your Home Building or Your Vehicle is broken into. The covered costs include the labour cost for replacing the lock.

c) Lock Out Reimbursement – We will reimburse You for the cost of obtaining a locksmith if You are locked out of Your Home Building or Your Vehicle due to the loss or Theft of Your keys.

		<p>d) Rental Car Reimbursement – We will cover the reasonable cost of a rental car if Your Vehicle keys are Lost or stolen and it will take more than 24 hours to replace them;</p> <p>ACCIDENTAL DAMAGE- General Contents We will cover accidental damage to covered General Contents (excluding Portable Electrical / Electronic item) within Your Home Building upto Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance due to any unforeseen, external, visible and violent impact during the Policy / Cover Period if such accidental damage causes the item to not function in its intended manner of normal use.</p>																															
7	Optional/Ad d-On Cover	<p>HOME BUILDING AND HOME CONTENTS Covers mentioned here shall only apply if you have opted for any of these covers.</p> <p>a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):</p> <p>i. If the Valuable Contents of Your Home are physically damaged by any Insured Event listed under Policy coverage for Home contents cover, We will pay the cost of repairing the item/s.</p> <p>ii. If the Valuable Contents of Your Home are a Total Loss, We will pay the Sum Insured shown in the Policy Schedule/Certificate of Insurance for the Valuable item/s. If the Policy Schedule/ Certificate of Insurance shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.</p> <p>b. Personal Accident Cover: In the event an Insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of either You or Your Spouse, We will pay compensation of ₹ 5,00,000 (Rupees Five Lakh) per person. In the event of the unfortunate death of the Insured, the Personal Accident cover shall continue for the Spouse until expiry of the policy.</p>	Clause- E																														
8	Loss Participation	<table border="1"> <thead> <tr> <th>Cover</th> <th>Deductible</th> </tr> </thead> <tbody> <tr> <td>Burglary and Theft</td> <td>Rs.250 each and every claim (other than jewellery, money and valuables) Jewellery, Money and valuables - Rs.1000.</td> </tr> <tr> <td>Personal Liability</td> <td>Nil</td> </tr> <tr> <td>Pedal Cycles</td> <td>Rs. 100</td> </tr> <tr> <td>Plate Glass</td> <td>Nil</td> </tr> <tr> <td>Baggage</td> <td>Rs.250 each and every claim</td> </tr> <tr> <td>Breakdown of Domestic Electrical and Electrical Appliances</td> <td>1% of S.I. under this cover subject to minimum of Rs.500</td> </tr> <tr> <td>Marine Transit</td> <td>Rs. 1000</td> </tr> <tr> <td>Personal Accident</td> <td>Nil</td> </tr> <tr> <td>Temporary Resettlement Expenses Cover</td> <td>Nil</td> </tr> <tr> <td>Loss of Cash Whilst in Transit</td> <td>Rs.500 each and every claim</td> </tr> <tr> <td>Jewellery and Valuables</td> <td>2% of the Sum Insured under this section subject to minimum of Rs.1,000</td> </tr> <tr> <td>Fraudulent Charges</td> <td>Nil</td> </tr> <tr> <td>Lost Wallet</td> <td>Nil</td> </tr> <tr> <td>Key Replacement</td> <td>Nil</td> </tr> </tbody> </table>	Cover	Deductible	Burglary and Theft	Rs.250 each and every claim (other than jewellery, money and valuables) Jewellery, Money and valuables - Rs.1000.	Personal Liability	Nil	Pedal Cycles	Rs. 100	Plate Glass	Nil	Baggage	Rs.250 each and every claim	Breakdown of Domestic Electrical and Electrical Appliances	1% of S.I. under this cover subject to minimum of Rs.500	Marine Transit	Rs. 1000	Personal Accident	Nil	Temporary Resettlement Expenses Cover	Nil	Loss of Cash Whilst in Transit	Rs.500 each and every claim	Jewellery and Valuables	2% of the Sum Insured under this section subject to minimum of Rs.1,000	Fraudulent Charges	Nil	Lost Wallet	Nil	Key Replacement	Nil	
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		Accidental Damage – General Contents	Nil	
9	Exclusions	<p>BUILDINGS AND CONTENTS</p> <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: 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.</p> <ol style="list-style-type: none"> 1. Pollution or contamination, unless <ol style="list-style-type: none"> a. the pollution or contamination itself has resulted from an Insured Event, or b. an Insured Event itself results from pollution or contamination. 2. 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. 3. 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. 4. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 5. Loss or damage to any Insured Property removed from Your Home to any other place. 6. Any reduction in market value of any Insured Property after its repair or reinstatement. 7. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of 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. 8. Costs, fees or expenses for preparing any claim. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. <p>PERSONAL LIABILITY COVER</p> <p>We will not be liable to pay for the loss in the event of the bekiw:</p> <ol style="list-style-type: none"> a. for Accidental death, Bodily Injury or property damage arising out of or incidental to: <ol style="list-style-type: none"> i. Your occupation or business, trade or employment, or ii. any structural alterations, additions, repairs or decorations to Your Home Building or iii. any liability voluntarily assumed by You unless such liability would have attached to You notwithstanding such voluntary assumption, or iv. Your and/or Your Family’s ownership, possession, or custody of animals, Vehicles, airborne or water borne vessels or craft of any 		Clause F

kind, or any mechanically propelled Vehicle other than gardening equipment and wheelchairs, or

- v. the transmission of any communicable disease or virus.
- b. for Accidental death, Bodily Injury or Property damage Caused by, arising out of, aggravated by or resulting from "Fungi", wet or dry rot, or bacteria. This exclusion includes any liability imposed on the insured by any person and / or any government authority for any loss or damage caused by, arising out of, aggravated by or resulting from "Fungi", wet or dry rot, or bacteria.

BURGLARY AND THEFT

We will not make payment to You under this Benefit:

- a. If the loss or damage occurs while Your Home Building is Unoccupied unless informed to the Company at the time of applying for insurance or prior to Your Home Building being Unoccupied signified by an endorsement on the Policy by or on behalf of the Company
- b. If You and/or Your Family and/or Your Domestic Staff are directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary, Theft and Larceny
- c. In respect of any Kutcha Construction.
- d. For any loss or damage to livestock, motor Vehicles, pedal cycles, Personal Money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, Jewellery, Valuables, ATM or credit cards (unless previously specifically declared to and accepted by Us and / or as provided in the Policy Schedule/ Certificate of Insurance).
- e. For the first Rs 250 of each and every claim under this Benefit excluding claim for Personal Money, Jewellery and Valuables. In case of claim for Personal Money, Jewellery and Valuables first Rs. 1000.
- f. Under and for any interest in the property insured which has come into existence subsequent to this Policy having come into effect in excess of what is provided under item "c" of "What We will cover".
- g. For loss or damage to Personal Money, Jewellery and valuables due to Larceny.
- h. For any loss or damage caused by use of the key to the insured premises or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof

PEDAL CYCLES

We will not make payment to You under this Benefit for:

- a. Any Accident, death, Bodily Injury loss or damage caused whilst the pedal cycle is being used for hire or reward, racing or pace making, or outside India.
- b. Any Accident, death, Bodily Injury loss or damage caused by overloading, strain or mechanical breakdown.
- c. The Burglary or Theft of any accessories affixed to the pedal cycle.
- d. Litigation costs incurred without Our prior written consent.
- e. The Accidental death of or Bodily Injury sustained by You, Your Family, Your Domestic Staff, any person being conveyed or travelling on the pedal cycle and any loss or damage to any property belonging to another and being conveyed on the pedal cycle.

- f. The first Rs.100/- of each and every claim under this Benefit.

PLATE GLASS

We will not make any payment under this Benefit for loss or damage:

- a. occurring during the course of removal, alteration or repairs on or about Your Home Building ;
- b. unaccompanied by breakage to glass;
- c. to frames or framework of any description, unless specifically declared to and accepted by Us;
- d. caused by the disfiguration or scratching of glass, other than a fracture extending through the entire thickness of the glass;
- e. to embossed, silvered, lettered, ornamental, curved or any other glass whatsoever, other than glass which is plain and of ordinary glazing quality, unless specifically declared to and accepted by Us;
- f. consequent to the loss or damage of Plate Glass including injury arising from breakage of glass or during replacement thereof;

BAGGAGE

We will not make payment to You under this Benefit:

- a. For loss, damage or destruction:
 - i. due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise to any item of a fragile or brittle nature (whether part of the item lost, damaged or destroyed or otherwise) unless the loss, damage or destruction is caused by an Accident involving the mode of transport of such item;
 - ii. to any item of a perishable and/or consumable nature;
 - iii. to any item being conveyed by any carrier under a contract of affreightment;
 - iv. to any loose item (including clothing) being worn or carried about during the trip;
 - v. of any electrical item caused by misuse, use other than in accordance with the manufacturer's recommendation, defect, excessive pressure, short circuiting, arcing or by the effects of electricity from whatever cause (including lightning);
 - vi. of any money, securities, stamps, business books or documents, Jewellery, watches, furs, precious metals, precious stones, gold or silver ornaments, travel tickets, Cheques and bank drafts;
 - vii. to personal baggage that is not within the care, custody or control of You and/or Your Family;
 - viii. to personal baggage caused by rat, fungus, insects or vermin
 - ix. caused by or arising from the leakage, spilling or explosion of liquids, oils or similar materials, or articles of a dangerous or damaging nature
- b. For the loss of personal baggage from a car unless such loss occurred by violent and visible means from an enclosed saloon car that had its windows closed and locked and other security devices, if any, properly applied.
- c. For more than the sole value of an item comprising part of a pair or set, without reference to any special value which such item may have had as a part of such pair or set and not more than a proportionate part of the value of the pair or set.

- d. The first Rs. 250 of each and every claim under this Benefit.

BREAKDOWN OF DOMESTIC ELECTRICAL AND ELECTRONIC APPLIANCES

We will not make any payment under this Section in respect of:

- a. the cost of repair associated with any malfunction for which the manufacturer or supplier of the domestic appliances is responsible;
- b. the cost of repair associated with an item for which cover is available under any other operative section of this Policy;
- c. the cost of repair associated with breakdown occasioned by natural Wear and tear;
- d. the cost of repair associated with any appliances that has been modified in any manner or is used for Business or Business Purposes;
- e. the cost of repair associated with loss or damage caused by or in the process of erection, cleaning, maintenance, repair, dismantling;
- f. loss or damage caused by atmospheric or climatic changes, moths, insects, and vermin;
- g. the cost of repair associated with the detention, seizure or confiscation by Public Authorities of Your domestic appliances;
- h. the cost of repair associated with the misuse of or use other than in accordance with manufacturer's recommendation of Your domestic appliances;
- i. the cost of repair associated with defects in wiring or electrical connections that are not an integral part of Your domestic appliances;
- j. any amount exceeding the Sum Insured for each and every claim and for all claims
- k. the first 1% of Sum Insured or Rs. 500, whichever is greater of each and every claim.
- l. loss or damage to records, discs, cassettes or tapes

MARINE TRANSIT

We will not cover:

- i. The first of Rs.1000/- for each and every claim.
- ii. Goods which are transported without customary packing
- iii. to any item of a fragile or brittle nature (whether part of the item lost, damaged or destroyed or otherwise) unless the loss, damage or destruction is caused by an Accident involving the mode of transport of such item.
- iv. Personal belongings at Your new Home Building unless intimated to Us within 10 days of Public Carrier reaching the new Home Building failing which cover will cease on expiry of 10th day.
- v. Non-delivery of the entire consignment unless contract of affreightment is submitted

PERSONAL ACCIDENT

We will not make payment under this Benefit:

- a. for more than one of the benefits listed at I.2a) to I.2d) inclusive in respect of the same Bodily Injury;
- b. in respect of any death, disablement or Bodily Injury caused by, contributed to by, or howsoever arising from Your and/or Your Family's:

- i. use or misuse of any drugs, alcohol or solvents;
 - ii. actual or attempted suicide, whether assisted or not;
 - iii. intentionally self-inflicted injury;
 - iv. engagement in dangerous activities;
 - v. mounting into, dismounting from or travelling in any aircraft other than as a fare paying passenger on a scheduled flight;
 - vi. sexually transmitted diseases;
 - vii. insanity;
 - viii. mental disorder or psychosomatic dysfunction;
 - ix. commission of any actual or attempted illegal or unlawful act;
 - x. pregnancy, aggravated or prolonged childbirth or in consequence thereof.
 - xi. for temporary total disablement until the total amount shall have been ascertained and agreed.
- c. the aggravation of any injury, sickness or disease for which medical care, treatment, or advice was recommended by or received from a physician or from which You and/or Your Family suffered or which was present before the commencement of the Policy Period/ Cover Period.

Note: Physical Separation means as regards the hand actual separation at or above the wrists, and as regards the foot means actual separation at or above the ankle

LOSS OF CASH WHILST IN TRANSIT

Family under this Benefit:

- a. if You and Your Family have withdrawn money in coins and/or currency notes more than once in one day;
- b. if You and Your Family do not provide Us and the police with immediate notice of the loss, and send to Us a copy of the First Information and/or Final Report;
- c. unless You and Your Family are able to establish to Our reasonable satisfaction that a loss of the amount stated has occurred with documentary proof.
- d. For more than Rs..... in respect of a single withdrawal
- e. For more than Rs.....during the Policy/ Cover Period.
- f. For the first Rs.500/- in respect of each and every claim.

Note: Single withdrawal limit will be 50% of the Sum Insured.

JEWELLERY AND VALUABLES:

We will not make any payment under this Benefit for:

- a. loss or damage due to the cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, or to china marble, gramophone, records and other articles of a brittle or fragile nature unless such loss or damage arises from an Accident involving the mode by which such item is being conveyed
- b. loss or damage caused by the mechanical derangement or over winding of watches and clocks
- c. loss or damage due to Theft from a car unless such Theft occurred by violent and visible means from an enclosed Vehicle that had its windows closed and locks (and other security devices, if any) properly applied
- d. loss or damage whilst the item is being conveyed by any carrier under a contract of affreightment

- e. any loss or damage arising through delay, detention or confiscation by a Public Authority
- f. loss or damage caused by rats, moth, insect, mildew, Fungi and vermin
- g. loss or damage to any item used mainly for Business or Business Purposes
- h. loss or damage occasioned to lottery or raffle tickets
- i. for more than the sole value of an item comprising part of a pair or set without reference to any special value which such item may have had as a part of such pair or set, and not more than a proportionate part of the value of the pair or set
- j. Unexplained or mysterious disappearance
- k. damage whilst in the custody of any person other than You, Your Family or Bank (where You have kept Jewellery in locker)
- l. damage attributable to any process of cleaning, washing, repairing or restoring
- m. damage to musical instruments in respect of loss of tone and for replacement of strings, drums, skins, reeds.
- n. the first 2% of the Sum Insured (subject to a minimum of Rs.1000/-) of each and every claim

FRAUDULENT CHARGES

We will not pay for any expenses or loss for:

1. Charges made on Your Lost or Stolen Payment card more than 12 hours prior to Your first reporting the event to Your Payment card issuer(s);
2. Charges made on Your Lost or Stolen Payment card after You first reported the event to Your Payment card issuer(s);
3. Charges made on Your Payment card if Your Payment card has not been lost or stolen;
4. Cash advances made with Your Lost or Stolen Payment card;
5. Charges incurred by a resident of Your household, or by a person entrusted with Your Payment card

LOST WALLET

We will not cover:

1. Money, Cheque(s), Transportation tickets, or other similar items that were in the Lost or Stolen wallet other than Your Personal papers and Payment cards;
2. losses that are caused by any events other than Lost or Stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. Accidental damage to Your wallet and items inside;
4. any fraudulent/unauthorized charges on the Lost or Stolen Payment cards;
5. any Identity theft related costs that are caused by Lost or Stolen Personal papers or Payment cards.

KEY REPLACEMENT

We will not pay for:

1. costs other than those listed in the "What We Cover" section;
2. costs associated with Lost or stolen keys for a Home Building other than Your primary Home Building;

The cost to replace keys to Vehicles that You do not own for personal use

		<p>ACCIDENTAL DAMAGE – GENERAL CONTENTS</p> <p>We will not be liable to pay for the loss in the event of the below:</p> <ol style="list-style-type: none"> 1. Loss or damage caused by incorrect storage, poor maintenance, willful negligence, incorrect installation, incorrect set-up 2. Loss or damage caused by change in temperature. 3. Damage caused by operating the item outside the permitted or intended uses described by manufacturer or service (including upgrades and expansions) 4. Cosmetic damage to the Item including but not limited to scratches, dents and broken plastic on ports. 5. Damage to or loss of any software or data residing or recorded on the Item. 6. Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, preventative maintenance, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause. 7. Loss or damage due to misplacement, misuse, reckless, abusive, willful or intentional misconduct associated with handling and use of Item. 8. Any type of self-repair or attempted self-repair. 9. Intentional damage of any kind to the Item. Loss or damage due to any experiments or tests and/or alterations resulting into any abnormal functioning. <p>Any loss or damage caused to the Item outside Your Home Building.</p> <ol style="list-style-type: none"> 10. Any loss or damage covered under any other section of the policy 	
10	Special Conditions and Warranties (if any)	<p>CONDITIONS:</p> <p>Your Obligations</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents 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. 2. Obligation to take care: You must <ol style="list-style-type: none"> a. 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. b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and c. ensure that unauthorized persons do not occupy Your Home Building. 3. Inform change in circumstances: You must inform Us immediately if <ol style="list-style-type: none"> a. You change Your address, b. You make any addition, alteration, extension to the structure of Your Home Building, c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, d. You change the use of Your Home Building. 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 	General Conditions

		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.	
11	Admissibility of Claim	<p>a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.</p> <p>b. When We request,</p> <ol style="list-style-type: none"> i) You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/ replacement/ repairs. ii) You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant. iii) You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority. <p>c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.</p> <p>Fraudulent Claim - If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:</p> <ol style="list-style-type: none"> i. We will not pay, ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and Premium that You have paid, and iii. We can also inform the police, and start legal proceedings against You. <p>Illustration:</p> <p>If Your Home Contents is insured for ₹ 10,00,000 and if the contents of your Home are partially destroyed in fire , then We pay your claim to replace the items or repair the items which is destroyed or damaged. For E.g if a TV Set of ₹ 1.00.000 is destroyed , we will pay You ₹ 1,00,000 for the TV and if it is repaired and the repair cost is ₹ 15,000 We will pay the repair cost of ₹ 15,000.</p> <p>The area of Your Home Building is 100 sq m. You declare, and We accept, that rate of cost of construction of Your Home Building is ₹ 20,000 per sq.m. Your Home Building is insured for ₹ 20,00,000. Your Home Building is damaged by earthquake and is a total loss. Our surveyor assesses the reconstruction cost on the date of earthquake at ₹ 16,00,000 calculated at ₹ 16,000 per sq m for that town. Since We accepted the rate that You declared, We will pay ₹ 20,00,000.</p>	Clause-G- IV- Conditions
12	Policy Servicing – Claim Intimation and Processing	<p>Policy holder needs to intimate the claim to us through any of the following means:</p> <ul style="list-style-type: none"> • Call our 24 Hours Toll free number : +1800 266 7780 / +1800 119 966 • Email to us at general.claims@tataaig.com • SMS : Type in “CLAIMS” and send it to “5616181” • Walk in to our nearest branch <p>Policy holder needs to provide following details while reporting a claim.</p> <ul style="list-style-type: none"> • Policy number • Date of loss • Nature of loss • Contact details (Mobile and email) 	General Conditions

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.

1. Immediate notice to Us

- 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.
- b. You can give notice to any of Our offices or call-centres.
- c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any Authority that You made,
 - v. details of the Insured Event,
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
 - viii. details of loss or damage under any Optional Cover or Add-ons,
 - ix. submit photographs of loss or physical damage, wherever possible.

2. Steps to prevent loss and damage

- a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.
- b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
 - iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.

3. Immediate notice to Authorities

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

Submit Claim:

a. Claim form:

		<ol style="list-style-type: none"> 1. You must submit Your claim in Our claim form at the earliest opportunity, but 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site. 2. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You. We shall not be liable for any loss or damage where delay on Your part has resulted into increase in the amount of assessed loss. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder 	
13	Grievances Redressal and Policyholders Protection	<p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800- 266-7780/022-66939500 (toll free) or You may email to the customer service desk at customersupport@tataaig.com.</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Customer Support, Tata AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>E-mail: customersupport@tataaig.com</p> <p>Visit the Servicing Branch mentioned in the policy document</p> <p>Nodal Officer Please visit Our website at www.tataaig.com to know the contact details of the nodal officer for Your servicing branch.</p> <p>After investigating the grievance internally and subsequent closure, We will send Our response as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, We will inform You of the same through an interim reply.</p> <p>Insurance Ombudsman If the Customer is not satisfied with the redressal of grievance through above methods, the Customer may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://bimabharosa.irdai.gov.in/</p>	
14	Obligations of the Policyholder	<p>Please disclose all material facts about the property before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. Material facts for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.</p>	

		<ul style="list-style-type: none"> • Make true statements and full disclosure in the claim and related documents • 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. <ul style="list-style-type: none"> a. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and b. ensure that unauthorized persons do not occupy Your Home Building. • Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. 	
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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- In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)

Legal Disclaimer Note: The information must be read in conjunction with the 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.