

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name	Rural Package Policy- (Retail)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0012V03100001	
3	Structure	Indemnity < As mentioned in Policy Schedule>	As opted for and specified in the Policy Schedule
4	Interests Insured	<ul style="list-style-type: none"> • Home Building and Home Contents • Burglary • Household Electrical and Electronics appliances • Animal driven cart • Agriculture Pumpset • Pedal Cycle • Rural Personal Accident • Cattle • Shop (Building, Plant and Machinery, Furniture & Fixtures, Fittings and other equipment, Stocks and Other Contents) 	As opted for and specified in the Policy Schedule
5	Sum Insured	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 . < As mentioned in the Policy Schedule>	Policy Schedule
6	Policy Coverage	<p>Section I- Home Building Cover - We cover physical loss or damage, or destruction of your Home Building because of any Insured Event as mentioned below:</p> <ol style="list-style-type: none"> 1. Fire 2. Explosion or Implosion 3. Lightning 4. Earthquake, Volcanic Eruption or other convulsions of nature 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, Strike, Malicious Damages 	Policy wordings

11. Act of Terrorism (Coverage as Per Terrorism)
12. Bursting or overflowing of water tanks, apparatus and pipes.
13. Leakage from automatic sprinkler installations
14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events

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) 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.
 1. up to 5% of the claim amount for reasonable **fees of architect, surveyor, consulting engineer;**
 2. up to 2 % of the claim amount for reasonable **costs of removing debris from the site.**

- **Section I- Home Contents Cover** - We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as mentioned above.
- **Section II- Burglary-** We will indemnify the insured in respect of loss or damage to the contents when kept in the insured premises by Burglary. Damage to the building during the course of burglary is also covered upto 10% of sum insured under this section or Rs.2500 whichever is less.
- **Section III- Household Electrical and Electronic Appliances-** We will indemnify the insured against repair cost (both parts and labour) occasioned by any unforeseen and sudden mechanical or electrical breakdown to the item(s) insured hereunder whilst contained or fixed in the insured premises
- **Section IV- Pedal Cycle-**

	<p>A) We will indemnify the insured in respect of loss or damage to the pedal cycle belonging to the insured or any member of insured's family by</p> <ul style="list-style-type: none"> a) Fire, lightning or explosion b) Riot, Strike and malicious act c) Burglary d) Accidental external means e) Earthquake fire and/or shock f) Flood, cyclone, storm, inundation <p>provided that the liability of the company in any one policy period will not exceed the sum insured specified in the schedule.</p> <p>B) The company will indemnify the Insured if a pedal cycle belonging to Insured or any member of Insured's family causes:</p> <ul style="list-style-type: none"> i) Accidental death or Bodily Injury to another, and/or ii) damage to the property of another <p>against litigation expenses and any amount in compensation that Insured may become legally liable to pay to another, subject to a maximum payment of Rs.20,000/- for any one policy period.</p> <p>• Section V- Animal Driven Cart</p> <p>A. The company will indemnify the insured against loss or damage to the cart by;</p> <ul style="list-style-type: none"> a) accidental external means b) fire, external explosion, lightning, c) flood, cyclone, storm, innundation d) burglary e) riot , strike and malicious act f) Earthquake fire and/or shock <p>B. Legal Liability to Third Parties</p> <p>The company will indemnify the Insured if the cart belonging to Insured or any member of Insured's family causes:</p> <ul style="list-style-type: none"> i) Accidental death or Bodily Injury to another, and/or ii) damage to the property of another <p>against litigation expenses and any amount in compensation that Insured may become legally liable to pay to another, subject to a maximum payment of Rs.20,000/- for any one policy period.</p> <p>• Section VI- Rural Personal Accident</p>	
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We will pay insured or insured's nominee the sums set out below if insured and/or members of insured's Family mentioned in the schedule, on the happening of the insured event, sustain Bodily Injury anywhere in the world solely and directly caused by an Accident:

1. 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.
2. 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:
 - a) 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, 100% of the Sum Insured per person;
 - b) 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, 100% of the Sum Insured per person;
 - c) the sight of 1 eye or of the Physical Separation of 1 entire hand or 1 entire foot, 50% of the Sum Insured per person;
 - d) the use of 1 hand or 1 foot without Physical Separation, 50% of the Sum Insured per person;
3. If such 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, 100% of the Benefit Sum Insured per person.

Our total liability in aggregate shall not exceed the sum insured as shown in the **Policy Schedule**.

• **Section VII- Agriculture Pump Set**

We will pay the insured against any unforeseen and sudden loss or damage to the pump set as mentioned in the schedule when kept in locked room caused by

1. Fire and lightning
2. Riot, Strike and Malicious damage
3. Mechanical & Electrical breakdown
4. Burglary

• **Section VIII- Cattle**

We will pay if any animal described in the schedule and belonging to the Insured shall die within the Geographical area, specified in the schedule from (a) Accident or (b) Diseases contracted or occurring during the period of this policy or (c) Surgical Operations or (d) Riot and Strike risks or (e) transit up to 80 Km contracted or occurring during the period of Insurance not

		<p>exceeding the sum insured in respect thereof as stated in the schedule hereto or its market value at the time of loss whichever is less; subject to applicable deductible if any.</p> <p>• Section IX- Shop It covers physical loss or damage, or destruction caused to the Insured Property by Fire and Allied perils.</p> <p>It also pays for the following loss or damage and expenses:</p> <ol style="list-style-type: none"> 1. Additions, alterations or extensions 2. Stocks at many locations on floater basis 3. Temporary removal of stocks 4. Cover for Specific Contents 5. Start-Up Expenses 6. Professional fees 7. Costs for Removal of debris 8. Costs compelled by Municipal Regulations 	
7	Add-on Cover	<p>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> <ol style="list-style-type: none"> 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. ii. If the Valuable Contents of Your Home are a Total Loss, We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. <p>Note: The above cover is offered under this product. However, the cover offering may differ and shall be applicable as opted under the policy</p>	Policy Schedule
8	Loss Participation	As per deductibles mentioned in Policy Schedule for each section.	Policy Schedule
9	Exclusions	<p>Detailed Exclusions are mentioned in the Policy wordings for each section. Some General exclusions are mentioned below:</p> <p>General Exclusion (Section-I)</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:</p> <ol style="list-style-type: none"> 1. Your deliberate, willful 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. 	Policy Wordings

	<p>4. Pollution or contamination, unless</p> <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. <p>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.</p> <p>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.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>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> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>11. 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.</p> <p>12. Costs, fees or expenses for preparing any claim.</p> <p>General Exclusions (Section II,III,IV,V,VI,VII,VIII) This Policy does not cover:</p> <p>1. Loss, destruction or damage or cost or expense of whatsoever nature occasioned by or through or in consequence of or directly or indirectly caused by:</p> <ol style="list-style-type: none"> a) war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. b) Ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; 	
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<p>10</p>	<p>Special Conditions and Warranties (if any)</p>	<p>As per Special conditions mentioned in Policy wording for each section. Your obligations shall be as follows:</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents 2. Make true statements and full disclosure in the claim and related documents 3. Obligation to take care: You must: <ol style="list-style-type: none"> i. ensure that unauthorised persons do not occupy Your Premises. ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force. 4. Inform change in circumstances: You must inform Us immediately if: <ol style="list-style-type: none"> i. You change the nature of Your Business or any processes, ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You iii. You change the use of Your Premises or any Building, iv. Your Premises or any Building remains unoccupied for more than 30 days. 5. Allow inspection and investigation of claim 6. Follow claim procedure 	<p>Policy wordings</p>

<p>11</p>	<p>Admissibility of Claim</p>	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>General conditions for claim admissibility</p> <p>If an event happens that may result in a claim under this policy or there are circumstances that are likely to give rise to a claim, the Insured must at their own expense:</p> <ol style="list-style-type: none"> a) Take all reasonable steps to reduce and prevent further loss, damage or liability. b) Immediate intimation and provide all necessary documents of claim within 7 days from the occurrence of the loss or the event giving rise to claim. c) In case of any established fraudulent activities and false declaration all benefits under this Policy shall be forfeited. <p>Sample Claim Calculation –</p> <p>Eg1- Section I- Home Content</p> <p>If Your Home Contents is insured for ₹ 10,00,000 and get 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>Eg2- Section I- Home Building</p> <p>If the Sum Insured is less than the actual value, the difference will not affect the claim amount under this section.</p> <p>Suppose value of Insured Building is INR 50,00,000 and Sum Insured is INR 20,00,000. Then in case of loss, we will indemnify in full upto INR 20,00,000.</p>	<p>Policy wordings</p>
<p>12</p>	<p>Policy Servicing – Claim intimation and Processing</p>	<p>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 in policy wordings. 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.</p> <p>Losses can be notified by the insured in the following ways:</p> <ul style="list-style-type: none"> • Call our 24 Hours Toll free number : 1800-209-3536 • Email to us at RURAL.PACKAGE@TATAAIG.COM • SMS : Type in “CLAIMS” and send it to “5616181” • Walk into our nearest branch <p>Policy holder needs to provide following details while reporting a</p>	

		<p>claim.</p> <ul style="list-style-type: none"> • Policy number • Date of loss • Nature of loss • Contact details (Mobile and email) 	
13	Grievance Redressal and Policyholders Protection	<p><i>At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number 1800-266-7780 or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).</i></p> <p>Escalation Level 1</p> <p><i>If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.</i></p> <p>Escalation Level 2</p> <p><i>If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.</i></p> <p><i>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/</i></p> <p><i>The name and address of the Insurance Ombudsman of competent jurisdiction are as mentioned in Policy wordings</i></p>	
14	Obligation of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the us 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 us immediately. • Disclosure of other material information during the policy period. • Non-disclosure of material information may affect the claim settlement. 	

Declaration by the Policy Holder:

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.