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You chose this Tata AIG Home Protect Plus Policy and applied to **Us** for insurance covers of **Your** choice. **You** paid **Us** the **Premium** and gave **Us** information about **Yourself, Possession Date of Your Home Building** and Home Contents. Based on **Your** confirmation that this information is true and correct, and in return of accepting the **Premium** **You** have paid **Us** **We** promise to provide **You** insurance as stated in this **Policy Document** and the **Policy Schedule / Certificate of Insurance** attached to it.

Section 1. This Policy and the Insurance Contract

1. **Your Policy:** This Policy is a contract between **You** and **Us** as stated in the following:
 - a. This **Policy document**,
 - b. The **Policy Schedule / Certificate of Insurance** attached to this Policy document,
 - c. Any **Endorsement** attached to and forming part of this Policy document,
 - d. The proposals and all declarations made by **You** or on **Your** behalf.

2. **To whom this Policy is issued and what it covers:**
 - a. This Policy is issued to **You** and covers **You** and/or **Your Home Building** and/or **Home Contents** as mentioned in the **Policy Schedule / Certificate of Insurance**.
 - b. If more than one person is **Insured** under this Policy, each of **You** is a joint policyholder. Any notice or letter **We** give to any of **You** will be considered as given to all of **You**. Any request, statement, representation, claim or action of any one of **You** will bind all of **You** as if made by all of **You**.
 - c. If **You** have mortgaged, pledged or hypothecated **Your Home Building** and/or **Home Contents** with a **Bank**, the **Policy Schedule / Certificate of Insurance** will show an 'Agreed Bank Clause' and the name of such **Bank**. The terms and conditions of this arrangement will be added to this Policy as an additional clause.

3. **The Policy Schedule:** The **Policy Schedule** is an important document about **Your** insurance cover. It contains:
 - a. **Your** personal details,
 - b. the **Policy/Cover** Period,
 - c. the description of **Your Insured Property**,
 - d. the total **Sum Insured**, the **Sum Insured** for each cover or item covered, and any limits and sub-limits,
 - e. the insurance covers **You** have purchased,
 - f. the **Premium** **You** have paid for these insurance covers,
 - g. other important and relevant aspects and information.

4. **Special meaning of certain words:** Words stated in the table below have a special meaning throughout this Policy, the **Policy Schedule / Certificate of Insurance** and **Endorsements**. These words with special meaning are stated in the Policy with the first letter in capitals and bold.

Word /s	Specific meaning
Bank	A bank or any financial institution
Certificate of Insurance	means the document issued by the Company detailing the Insured Person(s) , benefits, Sum Insured, Cover period, Premium and more generally all special condition(s) and or endorsement(s).
Cover Period	means the period specified as such in the Policy Schedule / Certificate of Insurance for each cover during which cover is valid and operative unless terminated or cancelled as provided for in this policy. Building Cover Period – From Proposed Possession Date/Cover Period Commencement Date as mentioned in the Policy Schedule/Certificate of Insurance to Cover Period End date . Content Cover Period – From Cover Period Commencement Date as mentioned in the Policy Schedule / Certificate of Insurance to Cover Period End date

Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Insured Property	Your Home Building and Home Contents , or any item of property covered by this Policy.
Kutcha Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
Policy Period	Policy Period means the period commencing from the effective date and time as shown in the Policy Schedule / Certificate of Insurance and terminating at Midnight on the expiry date as shown in the Policy Schedule / Certificate of Insurance or on the termination of or the cancellation of insurance as provided for in this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover.
Possession Date	Possession Date is the date which Developer/Builder /Promoter commits to Buyer in “Agreement to Sale” by which Developer/Builder/Promoter has to give possession of the unit to the buyer.
Premium	The Premium is the amount You pay Us for this insurance. The Policy Schedule / Certificate of Insurance shows the amount of Premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction .
Spouse	Your wife or husband.
Sum Insured	Means the monetary amount shown against each Coverage under the Policy which shall be Our maximum liability for any and all claims under that cover during the Policy Period/Cover Period .
We, Us, Our, Insurer	The TATA AIG General Insurance Company Limited that has provided Insurance Cover under this Policy; of the Company .
You, Your, Insured	The person/s who has/have purchased Insurance Cover under this Policy.

Section 2: Coverage - Home Building and /or Home Content Cover

The **Policy Schedule / Certificate of Insurance** will specify which of the following Coverages apply to **You** and the **Cover Period** during which the coverage is in force.

(a) Special meaning of certain words:

Words stated in the table below have a special meaning throughout cover, the **Policy Schedule / Certificate of Insurance** and **Endorsements**.

Carpet Area	<ol style="list-style-type: none"> I. for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit; II. for any enclosed structure on the same site, it is the net usable floor area of such structure; and III. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.
Commencement Date	It is the date and time from which the Home Building and/or Home Content cover under this Policy begins. It is shown in the Policy Schedule / Certificate of Insurance .

Cost of Construction	The amount required to construct Your Home Building at the Commencement Date . This amount is calculated as follows: i. For residential structure of Your Home including Fittings and Fixtures ii. Carpet Area of the structure in square meters X Rate of Cost of Construction at the Commencement Date . The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy Schedule / Certificate of Insurance . iii. For additional structures : the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us .
Home Contents	Those articles or things in Your Home at the location/s specified in the Policy Schedule/Certificate of Insurance that are not permanently attached or fixed to the structure of Your Home . Home Contents may consist of General Contents and/or Valuable Contents.
General Contents	General Contents are all the contents of household use in Your Home , e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
Valuable Contents	Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
Total Loss for Home Building and Home Contents	A situation where the Insured Property or item is destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total.
Home Building	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 described in detail as per section 2.2 Clause (2) of this Policy.

2.1 Insured Events

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**.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
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	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground,

		c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
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.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	Riot, Strike, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11.	Bursting or overflowing of water tanks, apparatus and pipes.	-
12.	Leakage from automatic sprinkler installations	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
13.	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	If it is a. of any article or thing outside Your Home , or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home , unless securely mounted.

2.2 Home Building Cover

1. What We cover

We cover physical loss or damage, or destruction of **Your Home Building** because of any **Insured** Event listed in **section 2.1** of this Policy. **We** also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **section 2.2** Clause (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 **section 2.2** Clause (6) of this Policy while **Your Home Building** is not fit for living following loss or damage due to an **Insured** event.

2. Your Home Building

- a. **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.
- b. **Your Home Building** includes
 - i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
 - ii. the following 'additional structures' if they are on the same site, and are used as part of **Your Home Building**:
 - a) garage, domestic out-houses used for residence, parking spaces or areas, if any
 - b) compound walls, fences, gates, retaining walls and internal roads,
 - c) verandah or porch and the like,

- d) septic tanks, bio-gas plants, fixed water storage units or tanks,
- e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in **Home Contents** Cover,
- iii. any other structure shown in the **Policy Schedule / Certificate of Insurance**.
- c. **Your Home Building** does not include Contents of **Your** Home.

3. Use for Residence

- a. **We** will pay only if **Your Home Building** is used for the purpose of residence of Yourself and **Your** family, or of **Your** tenant, licensee or employee.
- b. **We** will not pay if
 - i. **Your Home Building** is used as a holiday home, or for lodging and boarding, or
 - ii. **Your Home Building** or any part of **Your Home Building** is used for purposes other than residential except where it is used both for **Your** residence and for the purposes of earning **Your** livelihood if **You** are self-employed or **You** have shifted **Your** office to **Your Home Building** for a temporary period due to lockdown or closure of **Your** office ordered by a public authority.

4. Sum Insured

- a. The **Sum Insured** for the **Home Building** Cover is the prevailing **Cost of Construction** of **Your Home Building** at the **Commencement Date** as declared by **You** and accepted by **Us** and will be the maximum amount payable in the event the **Home Building** is a Total Loss.
- b. Restoration of **Sum Insured**: Except as stated in **Section 4. Clause C.** of this Policy, the insurance cover will at all times be maintained during the **Policy Period** to the full extent of the respective **Sum Insured**. This means that after **We** have paid for any loss, the policy shall be restored to the full original amount of **Sum Insured**. **You** must pay to **Us** proportionate **Premium** for the unexpired **Policy Period** from the date of loss. **We** can also deduct this **Premium** from the net claim that **We** must pay **You**.

5. What We Pay

- 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**.
- 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 / Certificate of Insurance**.
- c. The maximum **We** will pay for all items together is the **Sum Insured** shown in the **Policy Schedule / Certificate of Insurance** for **Home Building** Cover. If the **Policy Schedule / Certificate of Insurance** shows any limit for any item, such limit is the maximum **We** will pay for that item.
- d. If **Your Home Building** is a Total Loss, **We** will pay **You** the **Sum Insured** of the **Home Building**.
- e. If only an additional structure is destroyed, **We** will pay **You** an amount equal to the **Cost of Construction** of the additional structure.
- f. In addition to what **Section 2.2 (5) (c)** of this Policy provides for, **We** will pay **You** the following expenses:
 - i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
 - ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.

6. Loss of Rent and Rent for Alternative Accommodation: In addition to what **Section 2.2 (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:

- 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.

2.3 Home Contents Cover

1. What We Cover

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 **Section 2.1** at the location/s specified in the **Policy schedule/Certificate of Insurance** 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**.

2. Sum Insured

- a. The **Sum Insured** for the **Home Contents Cover** is shown in the **Policy Schedule / Certificate of Insurance** and will be the maximum amount payable in the event the **Home Contents** are destroyed/lost completely. **Sum insured** in aggregate under the **Policy** shall be available for any one or all location/s specified in the **Policy schedule/Certificate of Insurance**.
- b. If **You** have purchased only **Home Contents** Cover, **You** have to declare the **Sum Insured** for the **General Contents** in the Proposal Form.
- c. The **Sum Insured** **You** have chosen for **General Contents** must be enough to cover the cost of replacement of the **General Contents**.
- d. If **You** want to cover the **Valuable Contents** in **Your Home**, **You** must opt for the Optional Cover for **Valuable Contents** as given in **Section 2.4 (a)** of this Policy.
- e. Restoration of **Sum Insured**: Except as stated in **Section 4. Clause C.** of this Policy below, the insurance cover will at all times be maintained during the **Policy Period** to the full extent of the respective **Sum Insured**. This means that after **We** have paid for any loss, the policy shall be restored to the full original amount of **Sum Insured**. **You** must pay to **Us** proportionate **Premium** for the unexpired **Policy Period** from the date of loss. **We** can also deduct this **Premium** from the net claim that **We** must pay **You**.

3. What We Pay

- a. If the **General Contents** of **Your Home** are physically damaged by any **Insured Event**, **We** will at **Our** option,
 - i. reimburse to **You** the cost of repairs to a condition substantially the same as its condition at the time of damage, or
 - ii. pay **You** the cost of replacing that item with a same or similar item, or
 - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum **We** will pay for **Home Contents** is the **Sum Insured** shown in the **Policy Schedule / Certificate of Insurance** for **Home Contents** Cover. 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.

2.4 Optional Covers:

- a. **Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):**

For **Valuable Contents**, a value may be agreed upon by **You** and **Us** based on a valuation certificate submitted by **You** and accepted by **Us**. However, **We** shall waive the requirement of valuation certificate if the **Sum Insured** opted for is up to ₹ 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).

- i. If the **Valuable Contents** of **Your Home** are physically damaged by any **Insured Event**, **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 / 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.

b. Personal Accident Cover:

In consideration of additional premium, in the event an **Insured** peril that caused damage 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 Lakh (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.

c. Terrorism Cover:

In consideration of additional premium, this Policy is extended to cover physical loss or damage or destruction occurring during the **Policy Period** caused by an act of sabotage and/or terrorism to the **Insured Property** mentioned in the **Policy Schedule / Certificate of Insurance**, subject to the Sabotage and Terrorism Damage Cover **Endorsement** (Material Damage only) attached to the policy.

d. Temporary Resettlement Expenses Cover

In consideration of additional premium, if a covered loss makes **Your Home** uninhabitable, **We** Will reimburse **You** for the below specified Expenses up to the **Sum Insured** specified in the **Policy Schedule / Certificate of Insurance**:

- 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**

Special Conditions:

- a. If prior to the covered loss **You** are not living in the Home or have moved due to construction or renovation or expiry of tenancy agreement, then Temporary Resettlement Expenses Cover for the location will not apply.
- b. **You** must submit a certificate from an Architect or the local authority to show that **Your Home Building** is not fit for living.

e. Personal Liability Cover

In consideration of additional premium, **We** will reimburse **You** against compensation and litigation expenses (incurred with **Our** prior written consent) upto the Sum Insured, during **Policy 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.

Exclusions specific to this Cover:

We will not be liable to pay for the loss in the event of the below:

1. for Accidental death, Bodily Injury or property damage arising out of or incidental to:

- 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 kind, or any mechanically propelled Vehicle other than gardening equipment and wheelchairs, or
 - v. the transmission of any communicable disease or virus.
2. 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.

Subject otherwise to terms, conditions and exclusions as specified in the Base policy.

Claims documentation specific to this Cover:

- Litigation expense proof
- Full statement of the facts in writing along with Witness statements.
- Any other documents relevant to the incident, including Summons, Legal Notice etc.

f. Accidental Damage - General Contents

In consideration of additional premium, **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 Period** if such accidental damage causes the item to not function in its intended manner of normal use.

Exclusions specific to this Cover:

We will not be liable to pay for the loss in the event of the below:

- a) Loss or damage caused by incorrect storage, poor maintenance, willful negligence, incorrect installation, incorrect set-up
- b) Loss or damage caused by change in temperature.
- c) Damage caused by operating the item outside the permitted or intended uses described by manufacturer or service (including upgrades and expansions)
- d) Cosmetic damage to the Item including but not limited to scratches, dents and broken plastic on ports.
- e) Damage to or loss of any software or data residing or recorded on the Item.
- f) 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.
- g) Loss or damage due to misplacement, misuse, reckless, abusive, willful or intentional misconduct associated with handling and use of Item.
- h) Any type of self-repair or attempted self-repair.
- i) 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.
- j) Any loss or damage caused to the Item outside **Your** Home Building.
- k) Any loss or damage covered under any other section of the policy.

Section 3. Exclusions (What We do not cover) for all covers under this Policy

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:

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.
4. Pollution or contamination, unless
 - 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 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.

Section 4: Conditions

Clause A:

I. Your Obligations

1. Make true and full disclosure in the proposal and related documents

- 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.
- 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 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**.

2. **Obligation to take care: You** must
 - 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
 - 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. **Change in Cover Period:**
Change in **Commencement Date** of **Home Building** cover.
You must inform **Us** immediately if:
 - a. **You** receive possession of the property prior to the specified **Possession Date** in **Your** Policy. **We** will make necessary changes to the **Commencement Date** of **Your Home Building** Cover to Commence from the revised **Possession Date**.
 - b. there is a change (postponement) in **Your Possession Date** if **You** have received the revised **Possession Date** from the Builder/ Developer/ Promoter.

You must make a request for change in **Cover Period** and It will be effective only after **We** have accepted **Your** proposal.

5. **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.
6. **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 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.

Clause B: Renewal of Policy

1. **End of Policy:** This Policy will expire at the end of the **Policy Period**.
2. **Renewal is not automatic; We** may seek relevant information from **You** for the purpose of renewal. **We** can reject **Your** renewal only on grounds of established fraud.
3. **Application for renewal:** If **You** wish to renew the Policy, **You** must apply for renewal before the end of the **Policy Period** and pay the required **Premium** amount.
4. **Coverage 2** is not renewable

Clause C: Cancellation and Termination of Policy

- **Cancellation by You:**

You may cancel the Policy any time by informing **Us**. **We** shall refund proportionate **Premium** for the unexpired **Policy Period** provided there is no claim(s) under the policy.

- **Cancellation by Us:**

- a. **We** may cancel the Policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Policyholder.
- b. In case of Total Loss of **Your Home Building** in a long-term policy where **You** have decided not to reinstate **Your Home Building** in favour of a cash settlement of **Your** claim, **We** will cancel the policy for the remaining duration of the **Policy Period**. In such a case **We** shall refund the proportionate **Premium** for the un-expired policy years after grossing up the **Premium** paid by **You** towards long term discount, if any.

Clause D: Automatic termination of the Policy

This Policy will automatically end in the following cases:

- a. **Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after **Your Home Building** collapses or is destroyed by reason other than any **Insured** Event. If a separable part of **Your Home Building**, or any additional structure falls down or is destroyed by reason other than any **Insured** Event, the covers will end for such part or additional structure.
You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. **We** may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.
- b. **Exhaustion of Sum Insured:** If **Your Home Building**, or any additional structure, or any item of **Home Contents**, is lost, destroyed or stolen, or is a Total Loss, and **We** pay **You** the full **Sum Insured** for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the **Sum Insured** is reinstated by paying additional **Premium**. If **We** pay the total **Sum Insured** for any claim, this Policy will end.
- c. **Change of use of Your Home Building or Home Contents:** The Policy will end
 - i. if **You** change the use of **Your Home Building** from personal residence to any other purpose, or
 - ii. if **You** use any item of **Home Contents** for use that is not personal.
- d. **Sale of Your Home Building or Home Contents:** This Policy will end when **You** sell, surrender or release **Your** interest in **Your Home Building** and/or **Home Contents**, or **Your** interest in the **Home Building** and/or **Home Contents** comes to an end. The Policy will end to the extent any additional structure of **Your Home Building** or item of **Home Contents** if **You** sell, surrender or release **Your** interest in such additional structure or item of **Home Content**, or **Your** interest in these ends.
- e. If **You** sell/ surrender/ or release **Your** interest in the under-construction Property
- f. If **Possession** is delayed beyond the **Cover period** end date as specified in the **Policy Schedule / Certificate of Insurance**, then in such case, **We** will allow full refund of **Premium** for **Home Building** provided there is no claim(s) under the **Policy**.
- g. **Effect of death**
In the event of the unfortunate death of the **Insured** during the **Policy Period**, the **Home Building** Cover and the **Home Contents** Cover that **You** have purchased will continue for the benefit of **Your** legal representative/s during the **Policy Period** subject to all the terms and conditions of this Policy.

Section 5: Claims Procedure

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-centers.
- 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,
 - 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.

4. Submit Claim:

- a. Claim form:
 - i. **You** must submit **Your** claim in **Our** claim form at the earliest opportunity, but within 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.
 - ii. **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**.

- b. **We** shall not be liable for any loss or damage where delay on Your part has resulted in 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.

5. Establish Loss:

- a. **You** must prove that the **Insured** Event has occurred, and the extent of physical loss or damage **You** have suffered with full details.
- b. When **We** request,
- 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.
 - 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.
 - 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.
- c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.

6. 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:

- We** will not pay,
- We** can cancel the Policy: in such a case, **You** will lose all benefits under this Policy and **Premium** that **You** have paid, and
- We** can also inform the police, and start legal proceedings against **You**.

7. Other Insurance

- If **You** have any other policy with **Us** or any other Insurance Company (taken by **You** or by anyone else for **You**) covering in whole or in part any claim that **You** have made under this Policy, **You** have a right to ask for settlement of **Your** claim under any of these policies.
- If **You** choose to claim under this Policy from **Us, We** will settle **Your** claim within the limits and the terms and conditions of this Policy.
- After **We** pay the amount under Your claim, **We** have the right to ask for contribution from the Insurers that have given You the other policies.
- We** will ensure that Our actions do not impose any liability on You.

8. Recovery action by Us

- a. When **We** accept and pay **Your** claim under the Policy, **We** can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to **Your Home Building** or **Home Contents**. **You** must give authority to **Us** to take such action and exercise this right effectively, when **We** request **You**, whether before or after making payment of **Your** claim. **You** must give all information, cooperation, assistance and help for this purpose. **You** must not do anything which will prejudice **Our** right. **We** can do this
- without seeking **Your** consent,
 - in **Your** name, and
 - whether or not **Your** loss has been fully compensated.

- b. Any amount **We** recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount **We** have paid or must pay to **You**. **We** will pay **You** any balance.
- c. **You** can start legal proceedings against any person who has caused the loss or damage only with **Our** prior consent, and on conditions that **We** will impose. **You** must not compromise or settle any claim against such person without **Our** consent. If **You** recover any amount from such person, **You** must return to **Us** the amount **We** have paid for **Your** claim. **We** can take over the conduct of legal proceedings that **You** have started and continue the proceedings in **Your** name.

Section 6: Changes to covers

You can choose to make changes to the covers of this Policy as may be permitted by **Us**, or increase or reduce any **Sum Insured**. **You** must make a proposal or request for any change. It will be effective only after **We** have accepted **Your** proposal, and **You** have paid the additional **Premium**, where applicable.

This Policy (including the **Policy Schedule / Certificate of Insurance**, the proposal, declarations and **Endorsements**) consists of the entire contract between **You** and **Us**.

Section 7: Waiver of Underinsurance

Underinsurance does not apply to the Tata AIG Home Protect Plus Policy. Thus, if **Your Sum Insured** calculated on the basis of the information that **You** provided, is less than the actual value at risk, the difference will not affect the amount **We** pay.

Section 8. Other Details

1. Notices

- a. **We** will send any notice, letter or communication in writing to **You** at **Your** address mentioned in the **Policy Schedule / Certificate of Insurance**, and to **Your** email address that **You** have registered with **Us**.
- b. **You** will send any notice, letter, intimation or communication in writing to **Us** at **Our** branch office where **You** purchased this Policy. **You** can also send it at the address mentioned in the **Policy Schedule / Certificate of Insurance**.

2. Nomination for this Policy

You can nominate a person to receive the claim amount under this Policy in the event of **Your** death. **You** can make such nomination at the time **You** take the Policy, or later. **You** can also change the nomination at any time. **You** can make the nomination on **Our** nomination form available in **Our** office or from **Our** website: www.tataaig.com

3. Applicable law and jurisdiction

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

Section 9. Grievances

If **You** have a grievance about any matter relating to the Policy, or **Our** decision on any matter, or the claim, **You** can address **Your** grievance as follows:

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 (tolled) or **You** may email to the customer service desk at customersupport@tataaig.com.

Our Grievance Redressal Officer

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

E-mail: customersupport@tataaig.com

Visit the Servicing Branch mentioned in the policy document

Nodal Officer

Please visit Our website at www.tataaig.com to know the contact details of the nodal officer for Your servicing branch.

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.

Insurance Ombudsman

If the Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person 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 Bima Bharosa Grievance Redressal Portal of IRDAI (<https://bimabharosa.irdai.gov.in/>)

List of Insurance Ombudsman

SN	Centre	Address & Contact	Jurisdiction of Office Union Territory, District
1	AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD — 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1 st Phase, Bengaluru — 560 078. Tel.: 080 — 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
3	BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal — 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh.
4	BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar —751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
5	CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh),

		Building, Sector 17- D, Chandigarh — 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai — 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7	DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi — 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
8	GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5 th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati — 781001(ASSAM). Tel.: 0361 — 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9	HYDERABAD	Office of the Insurance Ombudsman, 6-2 46, 1 st floor, "Moin Court ". Lane Opp. Saleem Function Palace, A C Guards, Lakdi - Ka - Pool, Hyderabad - 500004 Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10	JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur 302 005 Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
11	ERNAKULAM	Office of the Insurance Ombudsman, 2 nd Floor. Pulinat Bldg., Opp Cochin Shipyard, M. G. Road, Ernakulam - 682015 Tel.: 0484 - 2358759 / 2359338 Email. bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
12	KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7 th Floor, 4, C.R. Avenue, Kolkata - 700 072 Tel.: 033 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
13	LUCKNOW	Office of the Insurance Ombudsman, 6 th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow 226 001 Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Mau, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Ballia, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Ghazipur, Maharajgang, Santkabirnagar,

			Azamgarh, Kushinagar, Gorkhpur, Deoria, Chandauli, Sidharathnagar.
14	MUMBAI	Office of the Insurance Ombudsman, 3 rd Floor, Jeevan Seva Annexe, S V Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15	NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P -201301. Tel.: 0120 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Hapur, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Shamli, Meerut, Moradabad, Shahjahanpur, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	PATNA	Office of the Insurance Ombudsman, 2 nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001 Tel.: 0612 -2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
17	PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, CTS. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune — 411 030. Tel. 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

Prohibition of Rebates – Section 41 of The Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punished with a fine which may extend to ten lakhs rupees.

“Insurance is the subject matter of the solicitation”. Please read the policy wordings carefully before concluding the sale.

S. 64VB of The Insurance Act, 1938:

“Commencement of risk cover under the Policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited”

Section 10. Information about Us

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai, Maharashtra, India

Website: www.tataaig.com

Customer Service: customersupport@tataaig.com