

TATA AIG SMART MULTI ASSURE POLICY

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	Tata AIG Smart Multi Assure Policy																							
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RPMS0009V01202425																							
3	Structure	Basis of Sum Insured: As per coverage mentioned below																							
4	Interests Insured	Residential Dwellings and Contents and allied perils, lifestyle risks, Loss of income, Personal Accident as detailed in the Policy Schedule.																							
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"> <thead> <tr> <th>Coverage Name</th> <th>Basis of Sum Insured</th> </tr> </thead> <tbody> <tr> <td colspan="2">Base Cover (B1)</td> </tr> <tr> <td>Home Building and Home Contents</td> <td>Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared. Replacement cost of General Contents</td> </tr> <tr> <td colspan="2">In-Built Covers</td> </tr> <tr> <td>Loss of Rent and Rent for Alternative Accommodation</td> <td>Upto the amount specified in Policy Schedule</td> </tr> <tr> <td>1. fees of architect, surveyor, consulting engineer;</td> <td>up to 5% of the claim amount for reasonable expenses</td> </tr> <tr> <td>2. costs of removing debris from the site.</td> <td>up to 2 % of the claim amount for reasonable expenses</td> </tr> <tr> <td colspan="2">Optional Covers</td> </tr> <tr> <td>Valuable Contents (under Home Contents cover):</td> <td>Agreed Value Basis as agreed between You and Us</td> </tr> <tr> <td colspan="2">Add on Covers to Home Building and Contents</td> </tr> <tr> <td>Terrorism Cover</td> <td>Upto the amount specified in Certificate of Insurance</td> </tr> </tbody> </table>	Coverage Name	Basis of Sum Insured	Base Cover (B1)		Home Building and Home Contents	Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared. 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 expenses	2. costs of removing debris from the site.	up to 2 % of the claim amount for reasonable expenses	Optional Covers		Valuable Contents (under Home Contents cover):	Agreed Value Basis as agreed between You and Us	Add on Covers to Home Building and Contents		Terrorism Cover	Upto the amount specified in Certificate of Insurance	
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		Temporary Resettlement Expenses Cover	As mentioned in Certificate of Insurance
		Personal Liability Cover	Reimbursement costs against litigation expenses
		Accidental Damage- General Contents	Upto the amount specified in Certificate of Insurance
		Accidental and Liquid Damage	Upto the amount specified in Certificate of Insurance
		Brokerage Expenses	Expenses incurred
		Burglary & Theft	Upto the sum mentioned in Certificate of Insurance
		Breakdown of Domestic Electrical and Electronic Appliances Cover	Replacement costs as mentioned in certificate of Insurance
		Identity Theft	Deductibles as mentioned in Certificate of Insurance
		Digital Theft of Funds	Upto the sum mentioned in Certificate of Insurance
		Fraudulent charge of Loss of Card	Upto the sum mentioned in Certificate of Insurance
		Key Replacement Cover	Reimbursement upto the sum mentioned in Certificate of Insurance
		Base Covers (B2)	
		ATM Assault and Robbery	Upto the sum mentioned in Certificate of Insurance
		Lost Wallet coverage	Upto the sum mentioned in Certificate of Insurance
		Personal Accident	Upto the sum mentioned in Certificate of Insurance
		Loss of Income (Involuntary)	Upto the sum mentioned in Certificate of Insurance
		Add on covers	
		Loss of Income (commercial vehicle)	Upto the sum mentioned in Certificate of Insurance
		Loss of income (Disability and critical illness)	Upto the sum mentioned in Certificate of Insurance
		Garage Cash (Private Vehicles)	Upto the sum mentioned in Certificate of Insurance
		Delay in Salary Payment	Upto the sum mentioned in Certificate of Insurance
		Rescinding of Offer Letter	Upto the sum mentioned in Certificate of Insurance



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		Unauthorized Fund Transfer & Forgery Protection	Upto the sum mentioned in Certificate of Insurance	
		Vacation Cancellation	Upto the sum mentioned in Certificate of Insurance	
		Value Added Services		
6	Policy Coverage	<p>Base Covers (B1)</p> <p>Cover 1: Home Building and Home Contents Covers Insured Property in case of physical loss or damage, or destruction caused due to fire, explosion or implosion, earthquake, storm, cyclone etc. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris, expenses incurred for Rent for alternative accommodation and Loss of Rent.</p> <p>Cover 2: Identity Theft- Covers expenses resulting from your efforts to resolve Identity theft up to 12 months after you first discovered the identity theft. Cost incurred under legal services, lost wages obligation to pay and other listed miscellaneous expenses as a result of Identity theft will be covered.</p> <p>Cover 3: Digital Theft of Funds Covers theft of funds suffered by you as a result of cyber incident or hacking Your Bank Account, credit/debit card and/or Mobile wallets by a Third Party.</p> <p>Cover 4: Fraudulent Charge on Loss of Card Covers unauthorised charges that you are responsible for on Your lost or stolen Debit/Credit Card up to 1 month prior to Your first reporting the event to Your debit/credit card issuer(s) and upto 7 days post reporting of the event to Your debit/credit card issuer.</p> <p>Cover 5: Key Replacement Cover: Covers expense towards the below:</p> <ul style="list-style-type: none"> • Replacing your residence/vehicle keys which are lost or stolen, • Replacing lock and keys of your residence or vehicle in case of a break-in, • Cost of obtaining a locksmith if you are locked out of your residence or vehicle due to theft, • 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>Base Covers (B2)</p> <p>Cover 6: ATM assault and robbery: Covers the money you withdrew from any ATM around the world using your Credit/Debit card if you lose such money due to a robbery event that occurs within 15 minutes of the withdrawal of the money. Any</p>		

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		<p>costs arising for emergency first aid charges for Bodily Injuries occurred during an ATM Robbery will also be covered.</p> <p>Cover 7: Lost Wallet Coverage Covers expenses towards replacement cost for the lost or stolen wallet, application fees for applying for new personal papers and/or payment cards, loss of money and/or cheques.</p> <p>Cover 8: Personal Accident: If an Insured Person suffers an Accident during the policy period, we will pay for the following:</p> <ul style="list-style-type: none"> i. Accidental Death Benefit: We will pay the base sum insured if such accident is the proximate cause of his death within 365 days from the date of Accident. ii. Permanent Total Disability Benefit: We will the base sum insured if injury arising from such accident results in you suffering from Permanent Total Disability. iii. Educational Benefit: If We have accepted a claim under Accidental Death cover or Permanent Total Disability cover, then we will in addition, pay an education benefit for Eligible child/children. <p>Cover 9: Loss of Income (Involuntary) In case an Insured Person suffers loss of income due to loss of employment arising out of termination, dismissal, permanent suspension, retrenchment, Redundancy, We will pay a fixed amount equal to the Insured Person's ongoing EMI or percentage of EMI which is due towards outstanding amount of Loan.</p>	
7	Optional/Add-On Cover	<p>OPTIONAL COVERS</p> <p>Home Contents Cover: Valuable Contents on Agreed Value Basis (under Home Contents cover): Covers declared Valuable Contents in case of any physical damage due to fire, explosion or implosion, earthquake, storm, cyclone etc. Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.</p> <p>ADD ON COVERS:</p> <p>Cover 11: Loss of Income (Commercial Vehicles) We will pay a fixed amount as per the type/class of vehicle in case the Insured Person suffers a loss of income where his financed Commercial vehicle is damaged due to Covered Perils and is under repair for at least 14 consecutive days or stolen and not recovered within 90 days of the date of theft.</p> <p>Cover 12: Loss of Income (Disability & Listed Critical illness)</p>	

		<p>In case an Insured Person suffers loss of income due to loss of employment arising out of Permanent Total Disability or Permanent Partial Disability caused solely by an Injury due to Accident occurring during the Cover Period or arising out of Covered Critical Illnesses diagnosed for the first time during the Cover Period, We will pay a fixed amount equal to the Insured Person's ongoing EMI or a percentage of EMI which is due towards any outstanding amount of Loan.</p> <p>Cover 13: Garage Cash (Private Vehicles) In case your financed vehicle is under repair in garage due to damage to the vehicle by a covered peril, we will pay a fixed amount as a daily allowance as per the class of vehicle to enable You to meet the cost of hired transport.</p> <p>(THE BELOW COVERS ARE APPLICABLE ONLY IF HOME BUILDING AND HOME CONTENTS COVER IS OPTED)</p> <p>Cover 14: Terrorism Cover Covers physical loss or damage or destruction occurring during the Cover Period caused by an act of sabotage and/or Act of Terrorism to the Insured Property.</p> <p>Cover 15: Temporary Resettlement Expenses Cover: Covers expenses incurred for temporary resettlement in case your home building becomes uninhabitable due to occurrence of Insured Events covered under Home Building and Home Contents.</p> <p>Cover 16: Personal Liability Cover Covers compensation and Litigation Expenses (incurred with Our prior written consent) during the Cover Period which You may become legally liable to pay on account of accidental Death or bodily Injury to any third party or accidental damage to physical property owned by anyone other than You and/or Your Family as a result of physical loss or damage or destruction to Your Insured Property.</p> <p>Cover 17: Accidental Damage- General Contents Covers Accidental Damage to General contents due to any unforeseen, external, involuntary, visible and violent impact during the cover period if such accidental damage causes the General Content to not function in its intended manner of normal use.</p> <p>Cover 18: Accidental and Liquid Damage (Portable Electrical and Electronics devices) Covers for loss or damage to the Insured Product bought during the Cover year due to any Accidental Damage and / or Liquid Damage during the Cover Period.</p> <p>Cover 19: Brokerage Expenses Covers actual brokerage expense incurred for searching alternative accommodation subject to a maximum of one month's rent in case your</p>	
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		<p>home becomes uninhabitable due to occurrence of Insured Events covered under Home Building and Home Contents.</p> <p>Cover 20: Burglary and Theft Covers physical loss and damage caused by Burglary, attempted Burglary, Theft and/or Larceny, in Your Home Building to Your Home Contents.</p> <p>Cover 21: Breakdown of Domestic Electrical and Electronic Appliances Covers expenses incurred for repair or replacement cost subject to depreciation occasioned by the mechanical and/or electrical breakdown of Your Domestic Electrical and Electronic Appliances</p> <p>Cover 22: Delay in Salary Payment Covers penalty and/or additional interest levied by a financier in the event the Insured Person has defaulted monthly EMI payment on the due date as a result of delay in receipt /credit of salary for that particular month by the employer.</p> <p>Clause 23: Rescinding of Offer Letter: In case an Insured Person's employment offer letter is rescinded by the Prospective employer and the Insured Person is rendered un-employed, We will pay a fixed amount equal to the Insured Person's ongoing EMI or percentage of EMI which is due towards outstanding amount of Loan.</p> <p>Cover 24: Unauthorized Fund Transfer & Forgery Protection In case you are unable to pay monthly EMI to the financier on account of shortage of funds due to fraudulent use of your bank account or forgery of your negotiable instrument by a third party, We will pay a maximum of one EMI amount.</p> <p>Cover 25: Vacation Cancellation In case your vacation trip is cancelled prior to departure date and You are prevented from taking the trip due to serious Injury/sudden sickness to You, Your Spouse or Parent or Child or Parents-in-laws in India requiring minimum three days Hospitalization in India as per the conditions mentioned in clause C of the cover. We will pay a fixed amount equal to the Insured Person's ongoing EMI or percentage of EMI which is due towards outstanding amount of travel loan for travel ticket cost and / or accommodation costs.</p>	
8	Loss Participation	Nil	
9	Exclusions	<p>Exclusions (What We do not cover) for all covers under this Cover</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/Group Policyholder deliberate, willful or intentional act or omission, or of anyone on Your/ Group Policyholder's behalf, or with Your/ Group Policyholder's connivance. 	

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		<ol style="list-style-type: none"> 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless <ol style="list-style-type: none"> i.the pollution or contamination itself has resulted from an Insured Event, or ii.an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper Money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the Policy/Certificate of insurance. 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. 	
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		<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 inception of the Cover Period , or each successive Cover Year, 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>Cover 2: Identity Theft We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> a. Monetary losses other than those provided under Cover 2: clause B “What We Cover” b. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death; c. Requesting credit reports before the Discovery of Your Identity Theft; <p>Any time taken off from self-employment or any workdays that will be paid by Your employer.</p> <p>Cover 3: Digital Theft of Funds We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following</p> <ul style="list-style-type: none"> • There was gross negligence by You in taking precautions to safeguard Your personal information, Bank accounts and/or credit cards /debit cards and or mobile wallets and internet communication PIN, Passwords etc. and such gross negligence directly leads to digital theft of funds however the onus of proving such gross negligence lies with Us, • Sharing of Your sensitive account information, logins, OTPs, PIN/TAN, passwords etc. with any Third party; • Theft of funds due to physical loss or theft of Your Computer system, • Withdrawal of funds via ATM made through Your Bank Account and/or Credit cards/Debit cards by a Third Party • Theft of funds following a physical loss or theft of Credit cards /Debit cards of the Insured Person. 	
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		<ul style="list-style-type: none"> • Criminal and fraudulent Acts committed by You • Any loss of Non-Fiat currencies including but not limited to cryptocurrencies such as Bitcoins. • Any losses due to insolvency, liquidation, bankruptcy of an issuing Bank or mobile wallet company. <p>Cover 4: Fraudulent Charge on Loss of Card: We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Charges made on Your lost or stolen credit/debit card more than 1 month prior to Your first reporting the event to Your credit/debit card issuer(s) and 7 days post reporting of the event to Your credit/debit card issuer; 2. Charges made on Your credit/debit card if Your credit/debit card has not been lost or stolen; 3. Cash advances made with Your lost or stolen credit/debit card; 4. Charges incurred by a resident of Your household, or by a person entrusted with Your credit/debit card. <p>Cover 5: Key Replacement cover: We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following</p> <ol style="list-style-type: none"> 1. costs associated with Lost or Stolen keys for a residence other than Your primary residence; 2. The cost to replace keys to Vehicles that You do not own for personal use; <p>Cover 6: ATM Assault and Robbery: We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. damages and/or liabilities to any third parties; 2. Any damages or losses to anything other than the Money You withdrew from Your Bank account through ATM; 3. Losses and/or liabilities that happened before or after the ATM robbery; 4. charges for emergency first aid to anyone other than You. <p>Cover 7: Lost Wallet Coverage</p>	
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		<p>We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. 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. damage caused to Your wallet and items inside due to Accident; 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. <p>Cover 8: Personal Accident:</p> <p>We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following</p> <ol style="list-style-type: none"> A. Any Pre-existing disease, Injury or disability, or any complication arising from it B. Diagnosis from the attending Physician who will be (a) Insured Person himself / herself or (b) Close Member of the Family who is covered in this Policy. C. Any claim of Insured Person arising from: <ul style="list-style-type: none"> o suicide or attempted suicide o wilful self-inflicted illness or Injury except Injury in self-defence or to save life; D. Injury/Accident suffered by Insured Person being under the influence of intoxicating liquor or drugs or other intoxicants except where the Insured Person is not directly responsible for the Injury / Accident though under influence of intoxication E. Participation in an actual or attempted felony, riot, crime, misdemeanour (excluding traffic violations) or civil commotion F. Insured Person is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning 	
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		<p>G. War or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons and ionising radiation</p> <p>H. Arising or resulting from the Insured Person committing any breach of law with criminal intent</p> <p>I. Serving in any branch of the military or armed forces of any country, whether in peace or war, and in such an event We, upon written notification by You, shall return the pro rata Premium for any such period of service.</p> <p>J. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, burning nuclear fuel;</p> <p>K. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;</p> <p>L. The Insured Person's participation in any Professional Sports or Adventure Sports.</p> <p>M. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease; or</p> <p>N. Insured Person's actual or wilful participation in an illegal act or any violation or attempted violation of the law or Insured Person's resistance to arrest;</p> <p>O. Any loss resulting from, contributed or aggravated or prolonged by childbirth or from pregnancy.</p> <p>P. any loss or expense of whatsoever nature caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>Cover 9: Loss of Income (Involuntary) We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. In the event of termination, dismissal, suspension or retrenchment of the Insured Person (or his/her spouse) being attributed to any dishonesty/mis-declaration or fraud on the part of the Insured Person (or his/her spouse) or his/her willful violation of any rules of the Employer or laws for the time being in force or any disciplinary action against the Insured Person (or his/her spouse) by his/her the Employer. 2. Any loss of income which is voluntary in nature 	
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		<ol style="list-style-type: none"> 3. Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or the Insured Person (or his/her spouse) not on the direct rolls of the Employer; 4. Any unemployment due to resignation, retirement whether voluntary or otherwise. 5. Unemployment at the time of commencement of the Cover Period or arising within the first 90 days of commencement of the Cover-Period. 6. Temporary dismissal or suspension of the Insured Person (or his/her spouse) from the employment by respective Employer. 7. Any unemployment from a job under which no regular monthly salary is provided to the Insured Person (or his/her spouse). 8. Any unemployment due to non-confirmation of employment after or during such period under which the Insured Person (or his/her spouse) was under probation. 9. Any claim arising from the Insured Person or his/her Spouse who is Self-employed. 10. The Insured Person (or his/spouse) voluntarily becomes bankrupt or a company controlled directly by him/her is voluntarily placed into liquidation 11. Any Insured Person (or his/spouse) who has received or has been offered a severance package from his/her Employer. 12. Any payments that are overdue and unpaid by the Insured Person prior to the occurrence of the event 13. Any payment of fines and penalties imposed on the Insured Person 14. Your and/or Your spouse's fixed term employment contract of 12 months or more is ceased prior to the agreed termination date by Your employer, and /or by Your Spouse's employer. 	
10	Special Conditions and Warranties (if any)	<p>I. Your Obligations</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents 	



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		<p>a. You/ Group Policyholder have a duty of disclosure to tell Us everything You/ Group Policyholder 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/ Group Policyholder owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.</p> <p>b. We have agreed to give You insurance cover entirely on the basis of the information You/ Group Policyholder, or anyone on Your/ Group Policyholder 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/ Group Policyholder give is the basis of Our contract with You/ Group Policyholder. Our promise to pay is conditional upon the truth of these statements and on the assumption that You/ Group Policyholder, or anyone on Your/ Group Policyholder behalf, has not withheld any material information about Yourself, Your Family, Your Home Building and Home Contents.</p> <p>2. Obligation to take care: You must</p> <p>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.</p> <p>b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and</p> <p>c. ensure that unauthorized persons do not occupy Your Home Building.</p> <p>3. Inform change in circumstances: You must inform Us immediately if</p> <p>a. You change Your address,</p>	
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		<p>b. You make any addition, alteration, extension to the structure of Your Home Building,</p> <p>c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,</p> <p>d. You change the use of Your Home Building.</p> <p>4. Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorize, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.</p> <p>5. Make true statements and full disclosure in the claim and related documents</p> <p>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.</p>	
11	Admissibility of Claim	<p>Records to be maintained:</p> <p>The Insured Person/Group Policyholder shall keep an accurate record containing all relevant particulars and shall allow The Company or its representative(s) to inspect such records. The Insured Person/Group Policyholder shall furnish such information as The Company may require under this Policy at any time during the Cover Period/Policy Period or until final adjustment (if any) and resolution of all Claims under the Certificate of Insurance/ Policy .</p> <p>Disclosure of Information</p> <p>The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of established fraud or non-disclosure of any material fact by the policyholder. (Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and</p>	

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		<p>other connected documents to enable it to take informed decision in the context of underwriting the risk)</p> <p>Fraud: The Company will not be liable to pay under the Policy/Certificate of insurance and there shall be no refund of premium if any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by Group Policyholder or any Insured Person or anyone acting on behalf of Group Policyholder or an Insured Person .</p>	
12	Policy Servicing – Claim Intimation and Processing	<p>provided by You. Please keep note of the following – Certificate Holder/Insured needs to intimate the claim to us through any of the following means:</p> <ol style="list-style-type: none"> 1. Call our Toll Free No. (24/7): +1800 266 7780 / +1800 119 966 2. Email us at general.claims@tataaig.com 3. SMS: Type in “CLAIMS” and send it to “5616181” 4. Walk into the nearest TATA AIG GENERAL INSURANCE COMPANY LIMITED branch. <p>Claims Payment</p> <ul style="list-style-type: none"> • The Company shall make the payment of Claim that has been admitted as payable by the Company under the Policy within 30 days of submission of all necessary documents and information and any other additional information required for the settlement of the Claim. • All Claims will be investigated (as required) and settled in accordance with the applicable regulatory guidelines, including the IRDAI (Protection of Policyholders Interests) Regulations, 2024 , as amended from time to time. • In case of delay in payment of any claim that has been admitted as payable by the Company under the Policy, beyond the time period as prescribed under IRDAI (Protection of Policy holders Interests) Regulations, 2024, the Company shall pay interest at a rate which is 2% above the bank rate • However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document. • In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Policy holder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim. 	



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13	Grievances Redressal and Policyholders Protection	<p>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:</p> <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 (tolled) or You may email to the customer service desk at customersupport@tataaig.com.</p> <p>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</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 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 at IRDAI Integrated Grievance Management System (www.bimabharosa.irdai.gov.in)</p>	
14	Obligations of the Policyholder	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	



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		<p>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"> d. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and e. ensure that unauthorized persons do not occupy Your Home Building. • You must inform Us immediately if <ul style="list-style-type: none"> e. You change Your address, f. You make any addition, alteration, extension to the structure of Your Home Building, g. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, h. You change the use of 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.