

## CUSTOMER INFORMATION SHEET

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number												
1	Product Name	Griha Lite	NA												
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPPR0236V01202223	NA												
3	Structure	Indemnity	NA												
4	Interests Insured	Insured Home Building and Home Contents	NA												
5	Sum Insured	<<< INR XXXX >>>	NA												
6	Policy Coverage	Physical loss or damage, or destruction of Your Home Building and or to the General Contents of Your Home due to- 1. Fire and allied perils 2. Explosion or Implosion 3. Lightning 4. Earthquake, volcanic eruption, or other convulsions of nature 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation 6. Subsidence of the land on which Your Home Building stands, Landslide, Rockslide 7. Bush fire, Forest Fire, Jungle Fire 8. Impact damage of any kind 9. Missile testing operations 10. Riot, Strikes, Malicious Damages 11. Bursting or overflowing of water tanks, apparatus and pipes 12. Leakage from automatic sprinkler installations. 13. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	Clause B Clause C												
7	Add-on Cover / Optional Cover	<div>&lt;&lt; Optional Cover:</div> <table><tr><th>Sl. No.</th><th>Optional Cover</th><th>Sum Insured</th></tr><tr><td>1.</td><td>Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)</td><td>&lt;&lt;INR XXXX&gt;&gt;</td></tr><tr><td>2.</td><td>Personal Accident Cover</td><td>&lt;&lt;INR XXXX&gt;&gt;</td></tr><tr><td>3.</td><td>Third Party Liability</td><td>&lt;&lt;INR XXXX&gt;&gt;</td></tr></table>	Sl. No.	Optional Cover	Sum Insured	1.	Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)	<<INR XXXX>>	2.	Personal Accident Cover	<<INR XXXX>>	3.	Third Party Liability	<<INR XXXX>>	Clause E
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8	Loss Participation	NA	NA																								
9	Exclusions	<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"><li>1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li><li>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.</li><li>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.</li><li>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.</li><li>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.</li><li>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.</li><li>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</li><li>8. Loss or damage to any Insured Property removed from Your Home to any other place.</li></ol>	Clause G																								

		<p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</p> <p>12. Costs, fees or expenses for preparing any claim.</p> <p>13. Terrorism Damage Exclusion Warranty Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly 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. For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.</p>	
10	Special Conditions and warranties (if any)	<<<Any special conditions or warranties>>>	NA
11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> <li>Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> <li>Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li> <li>Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li> <li>Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li> </ul> <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p>	NA

		<table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross Loss Assessed</td><td>10000</td></tr><tr><td>Less: Depreciation, if applicable</td><td>1000</td></tr><tr><td>Less: Salvage, if applicable</td><td>500</td></tr><tr><td><b>Gross Loss</b></td><td><b>8500</b></td></tr><tr><td>Less: Under Insurance*, if applicable 20%</td><td>1700</td></tr><tr><td><b>Gross Assessed Loss</b></td><td><b>6800</b></td></tr><tr><td>Less: Excess, if applicable</td><td>1000</td></tr><tr><td><b>Net Loss Payable</b></td><td><b>5800</b></td></tr></table>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	<b>Gross Loss</b>	<b>8500</b>	Less: Under Insurance*, if applicable 20%	1700	<b>Gross Assessed Loss</b>	<b>6800</b>	Less: Excess, if applicable	1000	<b>Net Loss Payable</b>	<b>5800</b>	
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"><li>• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li><li>• Website: <a href="http://www.generalicentralinsurance.com">www.generalicentralinsurance.com</a></li><li>• Email: <a href="mailto:GCIClaims@generalicentral.com">GCIClaims@generalicentral.com</a></li><li>• Details of designated company officials to be contacted in time of claim –     &lt;&lt;&lt; Branch Policy - Branch Manager &amp; Policy Servicing Office address and contact details     For example –     <i>Branch Manager</i>     Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat     Pincode:380008.     Phone: +91 079-25464166 &gt;&gt;&gt;      &lt;&lt;&lt;Direct Policy –     <i>Generali Central Insurance Company Limited , (Formerly known as Future Generali India Insurance Company Limited)</i>     Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</li><li>• Email: <a href="mailto:GCIClaims@generalicentral.com">GCIClaims@generalicentral.com</a>     Address: Generali Central Insurance Company Limited ., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083&gt;&gt;&gt;</li><li>• Details of procedure to be followed for reimbursement of claim<ul style="list-style-type: none"><li>- Intimate claims immediately upon occurrence of any event.</li><li>- To intimate claim, send email to <a href="mailto:GCIClaims@generalicentral.com">GCIClaims@generalicentral.com</a> or call at our helpline number 1800-220-233/1860-500-3333.</li><li>- Customer to use the same claim number for all communications.</li><li>- Surveyor appointment as per regulatory guidelines.</li></ul></li></ul>	NA																		

		<ul style="list-style-type: none"><li>- Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs &amp; any other documents may be called for.</li><li>- Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.</li><li>- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.</li><li>- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.</li></ul> <ul style="list-style-type: none"><li>• <b>Turn Around Time (TAT) for claims settlement</b></li></ul> <table><tr><th>S. No</th><th>Stages of claim</th><th>Times lines for settlement of claims</th></tr><tr><td>1.</td><td>Appointment of surveyor, if applicable.</td><td>Immediately, in any case within 24 hours of the receipt of intimation from the insured</td></tr><tr><td>2.</td><td>Submission of survey report</td><td>within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</td></tr><tr><td>3</td><td>Settlement of claim</td><td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td></tr></table> <ul style="list-style-type: none"><li>• Escalation Matrix when TAT is not satisfied: <a href="https://generalcentralinsurance.com/customer-service/grievance-redressal">generalcentralinsurance.com/customer-service/grievance-redressal</a></li></ul>	S. No	Stages of claim	Times lines for settlement of claims	1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured	2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document	3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.	
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13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"><li>• State the brief details of Protection of Policyholder's Interest - <a href="https://generalcentralinsurance.com/policies">https://generalcentralinsurance.com/policies</a></li><li>• Details of Grievance Redressal Officer of the Insurer - <a href="mailto:GCicare@generalicentral.com">GCicare@generalicentral.com</a></li><li>• Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li><li>• Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li></ul>	NA												
14.	Obligations of the Policyholder	<ul style="list-style-type: none"><li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li><li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li><li>• Non-disclosure of material information may affect the claim settlement.</li></ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"><li>• Risk location</li><li>• Security measures</li></ul>	NA												

		<ul style="list-style-type: none"> <li>• Risk occupancy</li> <li>• Case specific material facts or risk details</li> </ul>	
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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)

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

**Note:**

- Website link for documents:- <https://generalicentralinsurance.com/customer-service/downloads>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office:** Unit No. 801 & 802, 8<sup>th</sup> Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800