

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	FG Bharat Griha Raksha	NA									
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0005V02202021	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. Acts of terrorism 12. Bursting or overflowing of water tanks, apparatus and pipes 13. Leakage from automatic sprinkler installations. 14. 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	<<<< Optional Covers: - <table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th style="width: 10%;">Sl. No.</th> <th style="width: 50%;">Optional Cover</th> <th style="width: 40%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">A</td> <td>Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)</td> <td style="text-align: center;"><<<<INR XXXX>>>></td> </tr> <tr> <td style="text-align: center;">B</td> <td>Personal Accident Cover</td> <td style="text-align: center;"><<<<INR XXXX>>>></td> </tr> </tbody> </table> Disclaimer: Only Opted Optional Covers will Reflect here >>>> <<<< Add-ons: -	Sl. No.	Optional Cover	Sum Insured	A	Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)	<<<<INR XXXX>>>>	B	Personal Accident Cover	<<<<INR XXXX>>>>	Clause E
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Sl. No.	Add-Ons	UIN	Sum Insured	
1.	Third Party Liability	IRDAN132RP0005V02202021/A0012V01202122	<<INR XXXX>>	
2.	Tenant's legal liability	IRDAN132RP0005V02202021/A0013V01202122	<<INR XXXX>>	
3.	Claim Preparation Costs	IRDAN132RP0005V02202021/A0014V01202122	<<INR XXXX>>	
4.	Keys and Locks	IRDAN132RP0005V02202021/A0015V01202122	<<INR XXXX>>	
5.	Accidental Damage Clause	IRDAN132RP0005V02202021/A0025V01202122	<<INR XXXX>>	
6.	Protection and Preservation of Property	IRDAN132RP0005V02202021/A0026V01202122	<<INR XXXX>>	
7.	Landscaping including lawns, plants, shrubs or Trees	IRDAN132RP0005V02202021/A0027V01202122	<<INR XXXX>>	
8.	Removal of Debris (in excess of 2% of the claim amount)	IRDAN132RP0005V02202021/A0028V01202122	<<INR XXXX>>	
Disclaimer: Only opted Add-ons will reflect here >>>				
8	Loss Participation	NA	NA	
9	Exclusions	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: <ol style="list-style-type: none"> 1. Your deliberate, wilful 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 <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 		Clause F

		<p>included). This exclusion applies only to the particular machine so lost, damaged or destroyed.</p> <ol style="list-style-type: none"> 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. 													
10	Special Conditions and warranties (if any)	<<<Any special condition or warranties>>>	NA												
11	Admissibility of Claim	<ol style="list-style-type: none"> 1. Broad principle of Admissibility or Denial of claim <ul style="list-style-type: none"> • Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. • Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role • Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected. • Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. 2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement) <table border="1" data-bbox="375 1570 1021 1963"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <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>Gross Loss</td> <td>8500</td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>1700</td> </tr> </tbody> </table> 	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	Gross Loss	8500	Less: Under Insurance*, if applicable 20%	1700	NA
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 Website: https://general.futuregenerali.in/ Email: fgclaims@futuregenerali.in Details of designated company officials to be contacted in time of claim – <<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – <i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 >>></i> <<<Direct Policy – <i>Future Generali India Insurance,</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: fgclaims@futuregenerali.in</i> <i>Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>></i> Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> - Intimate claims immediately upon occurrence of any event. - To intimate claim, send email to fgclaims@futuregenerali.in or call at our helpline number 1800-220-233/1860-500-3333. - Customer to use the same claim number for all communications. - Surveyor appointment as per regulatory guidelines. - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for. - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim. - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability. - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment. Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="467 1711 1377 1927"> <thead> <tr> <th>S. No</th> <th>Stages of claim</th> <th>Times lines for settlement of claims</th> </tr> </thead> <tbody> <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> </tbody> </table> 	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	NA
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		<p>2. Submission of survey report</p> <p>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</p>	
		<p>3. Settlement of claim</p> <p>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</p>	
		<ul style="list-style-type: none"> Escalation Matrix when TAT is not satisfied: Grievance Redressal Future Generali 	
13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> State the brief details of Protection of Policyholder's Interest - Policies Future Generali Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in Bima Bharosa Portal - bimabharosa.irdai.gov.in Ombudsman - https://www.cioins.co.in/Ombudsman 	NA
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately Non-disclosure of material information may affect the claim settlement. <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> Risk location Security measures Risk occupancy Case specific material facts or risk details 	NA

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://general.futuregenerali.in/customer-service/downloads>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.