



Royal Sundaram General Insurance Co. Ltd.

Corp. Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Regd. Office: 21, Patullos Road, Chennai - 600 002.

GRUH SURAKSHA HOME INSURANCE PLAN

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	GRUH SURAKSHA HOME INSURANCE PLAN	
		Cover commences from the time the insured person remits the premium and ends on the date of expiry of Insurance specified in the Certificate of Insurance.	Terms & Conditions
2	What am I Covered for	<p>SECTION I – BUILDING</p> <p>Coverage is provided in respect of loss or damage to the Building caused by or arising out of the following:</p> <p>a) Fire & Allied Perils (consisting of the following perils):</p> <ol style="list-style-type: none"> 1. Fire, 2. Explosion/Implosion 3. Lightning, 4. Earthquake, volcanic eruption, or other convulsions of nature 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation 6. Subsidence of the land on which Your Home Building stands, Landslide, Rockslide 7. Bush fire, Forest fire, Jungle fire 8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) 9. Missile testing operations 10. Riot, Strikes, Malicious Damages 11. Acts of terrorism – Optional (Coverage as per Terrorism Clause attached) 12. Bursting or overflowing of water tanks, apparatus and pipes. 13. Leakage from automatic sprinkler installations. 14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events <p>And</p> <p>b) Burglary</p>	Section 2.1.1. Coverage under Section 2.1- Section I – Building



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2. RENT FOR ALTERNATE ACCOMMODATION

Coverage is provided for actual rent paid towards alternate accommodation for a maximum period of six months in the event of Actual Total Loss of the building insured under the policy and the building is not in a position to be occupied and insured opting to Reconstruct and the insurers admitting the liability as per terms and conditions of the policy.

Section 2.2.1. Coverage under Section 2.2-Rent for Alternate Accommodation

3. LOSS OF RENT

Coverage is provided for actual loss of rent per month not exceeding the annual limits specified against each plan and a maximum period of six months in the event of Actual Total Loss of the building insured under this policy which was owned by the insured and let out on rent and which is not in a position to be let out on rent being destroyed or damaged by any Insured Peril and insured opting to Reconstruct and the insurers admitting the liability as per terms and conditions of the policy.

Section 2.3.1. Coverage under Section 2.3-Loss of Rent

SECTION II- HOUSEHOLD ARTICLES**1. HOUSEHOLD CONTENTS**

Coverage is provided in respect of loss or damage to Household contents caused by or arising out of the following:

1. Fire & allied perils
2. Burglary and Housebreaking including Theft.

Section 2.4.1. Coverage under Section 2.4-Household Contents

2. HOUSEHOLD APPLIANCES

Coverage is provided in respect of loss or damage to Household appliances caused by or arising out of the following:

1. Fire & allied perils Burglary
2. Housebreaking including Theft and
3. Electrical and Mechanical breakdown

Section 2.5.1. Coverage under Section 2.5-Household Appliances

3. JEWELLERY AND VALUABLES

Coverage is provided in respect of loss or damage to Jewellery and valuables caused by or arising out of the following:

1. Fire & allied perils
2. Burglary and Housebreaking including Theft and
3. Snatching of Jewellery anywhere in the world whilst worn by the Insured person or family members, whether or not in the Insured Premises

Section 2.6.1. Coverage under Section 2.6-Jewellery and Valuables



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4. THIRD PARTY LIABILITY (excluding liability arising out of motor vehicles, Golf Carts & Perambulators) (applicable only in respect of Silver, Gold, Platinum and Diamond plans)

Coverage is provided in respect of Legal Liability to Third Party

Section 2.7.1. Coverage under Section 2.7- Third Party Liability

5. MOBILE EQUIPMENTS (applicable only in respect of Silver, Gold, Platinum and Diamond plans)

Coverage is provided in respect of loss or damage to Mobile equipments caused by or arising out of the following:

1. Fire & allied perils Burglary
2. Housebreaking excluding Theft and
3. Electrical and Mechanical breakdown
4. Accidental Damage

Section 2.8.1. Coverage under Section 2.8- Mobile equipments

6. BAGGAGE INSURANCE (applicable only in respect of Gold, Platinum and Diamond plans)

Coverage is provided in respect of total loss or total damage to accompanied personal baggage by accident or theft whilst travelling on tour from home town exceeding 100 kms radius FROM Insured house anywhere in India.

Section 2.9.1. Coverage under Section 2.9- Baggage Insurance

7. EXTERNAL EQUIPMENTS (applicable only in respect of Gold, Platinum and Diamond plans)

Coverage is in respect of loss of or damage to or destruction of external equipments whilst contained in the Insured premises as stated in the Schedule, caused by or arising out of

1. Fire & allied perils Burglary
2. Housebreaking including Theft and
3. Electrical and Mechanical breakdown

Section 2.10.1. Coverage under Section 2.10- External Equipments

8. TEMPORARY RESETTLEMENT EXPENSES

Coverage is provided for the actual cost incurred towards lodging expenses incurred as a temporary resettlement in an alternative accommodation for a maximum period of one week not exceeding the annual limits specified against each plan, in the event of loss or damage to the building insured under the policy due to operation of an insured peril as per terms and conditions of the policy and the building is not in a position to be occupied.

Section 2.11.1. Coverage under Section 2.11- Temporary Resettlement Expenses



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		<p style="text-align: center;">9. LOSS OF CASH</p> <p>Coverage is provided towards actual loss of money in coins and/or currency notes up to the Benefit sum insured by robbery and/or hold-up while such money is in insured's/his family member's custody and whilst being conveyed by insured and/or his family members directly from a bank at which he/they maintain an account to their home in the ordinary course of transit.</p> <p style="text-align: center;">10. PERSONAL ACCIDENT</p> <p>Coverage is provided towards death or disability arising out of and consequent (within 12 months) upon an injury sustained by insured's household staff.</p> <p style="text-align: center;">11. EMPLOYEE COMPENSATION</p> <p>The Company will pay for compensation and litigation expenses which Insured and/or his family members shall become legally liable to pay as a householder occupying the premises specified in the schedule on account of Death or Bodily Injury to insured's domestic staff arising out of and in the course of employment in the insured premises under</p> <ol style="list-style-type: none"> a. Workmen Compensation Act 1923 or any amendment thereto. b. Fatal Accident Act, 1855 or c. Common Law 	<p>Section 2.12.1. Coverage under Section 2.12- Loss of Cash</p> <p>Section 2.13.1. Coverage under Section 2.13- Personal Accident</p> <p>Section 2.14.1. Coverage under Section 2.14- Employee Compensation</p>
3	<p>What are the major exclusions in the policy</p>	<p>Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable damage.</p> <p>Loss or damage by Burglary and Housebreaking including Theft where any member of Your family is involved as a principal or an accomplice.</p> <p>Loss or damage due to faults or defects existing at the time of commencement of this insurance.</p>	<p>Exclusion 5.2 under Section 5 – General Exclusions</p> <p>Exclusion 5.3 under Section 5 – General Exclusions</p> <p>Exclusion 5.5 under Section 5 – General Exclusions</p>

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	<p>Loss, damage and/or liability caused by or arising out of the willful or unlawful act/conduct/neglect or gross negligence of you or any person acting on your behalf.</p>	Exclusion 5.8 under Section 5 – General Exclusions
	<p>Loss, destruction, damage, liability or expenses whether directly or indirectly occasioned by or happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection or military or usurped power, civil commotion, loot, pillage, seizure, capture, arrests, restraints & detainment.</p>	Exclusion 5.12 under Section 5 – General Exclusions
	<p>Loss, destruction or damage caused to the insured property by seepage, pollution or contamination irrespective of however been caused</p>	Exclusion 5.14 under Section 5 – General Exclusions
	<p>Loss or damage to items of consumable nature</p>	Exclusion 5.15 under Section 5 – General Exclusions
	<p>Any kind of loss or damage to data, software or any kind of programming or instruction set.</p>	Exclusion 5.16 under Section 5 – General Exclusions
	<p>Loss or damage to contents by wear and tear, depreciation, insects, vermin, rodents, pets, animals, moth, fungus, pests, insects or mildew, corrosion, rust, atmospheric or climatic conditions, ingress of water, gradually operating cause, process or cleaning, restoring, renovation dyeing, repair, alteration.</p>	Exclusion 5.17 under Section 5 – General Exclusions
	<p>Loss or damage caused by or arising out of or traceable to erection, repairing or dismantling of the insured apparatus (not applicable in respect of contents and appliances section under Platinum & Diamond plans).</p>	Exclusion 5.19 under Section 5 – General Exclusions
	<p>Any loss or damage to the insured property or to the general public and/ or legal liability arising out of immoral or unethical use of insured property</p>	Exclusion 5.24 under Section 5 – General Exclusions
	<p>Buildings of age more than 30 years old</p>	Exclusion 2.1.3.1 under Section 2.1 – Building
	<p>Damage caused by depreciation or wear and tear or which are pre-existing in nature or which falls under the terms of a maintenance agreement.</p>	Exclusion 2.1.3.5 under Section 2.1 – Building

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		<p>Loss or Damage or Collapse of "Building" due to structural defects, latent defects, poor maintenance, workmanship.</p> <p>Any legal liability liable arising out of use of pedal cycle.</p> <p>Items aged more than 10 years (at the time of start of the policy) in respect of the loss, destruction or damage due to Electrical and Mechanical breakdown.</p> <p>Damage to batteries due to drain out without the operation of an insured peril is excluded.</p> <p>Loss of bullion, unset/loose precious stones/ gems not forming part of Jewellery and valuable.</p> <p>Loss of Jewellery and valuables whilst being carried as an accompanied baggage.</p> <p>Denting or internal damage of jewellery and valuables.</p> <p>Negligence of you/your family members/bank in failing to securely lock the locker resulting in loss of jewellery and valuables</p> <p>Any claim resulting from transmission of an illness or disease by you</p> <p>Any claim or damage resulting from professional activities involving you.</p> <p>Items of age more than 4 years old excepting in the case of Digital/Video cameras where it will be more than 10 years old.</p> <p>Theft from any unattended vehicle unless all windows are securely closed and all doors, boot and openings are securely locked.</p>	<p>Exclusion 2.1.3.6 under Section 2.1 – Building</p> <p>Exclusion 2.4.3.1 under Section 2.4 – Household Contents</p> <p>Exclusion 2.5.3.1 under Section 2.5 – Household Appliances</p> <p>Exclusion 2.5.3.2 under Section 2.5 – Household Appliances</p> <p>Exclusion 2.6.3.1 under Section 2.6 – Jewellery & Valuables</p> <p>Exclusion 2.6.3.2 under Section 2.6 – Jewellery & Valuables</p> <p>Exclusion 2.6.3.5 under Section 2.6 – Jewellery & Valuables</p> <p>Exclusion 2.6.3.6 under Section 2.6 – Jewellery & Valuables</p> <p>Exclusion 2.7.3.3 under Section 2.7 – Third Party Liability</p> <p>Exclusion 2.7.3.4 under Section 2.7 – Third Party Liability</p> <p>Exclusion 2.8.3. under Section 2.8 – Mobile Equipments</p> <p>Exclusion 2.9.3.1. under Section 2.9 – Baggage Insurance</p>
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		<p>Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery and Valuables, furs, precious stones, precious metal, gold and silver ornaments, travel tickets, cheques and bank draft, curios, works of art.</p> <p>Loss to personal baggage that is not within the care, custody or control of You and/or Your Family.</p> <p>Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary.</p> <p>Loss of or damage to filters and membranes</p> <p>Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same</p> <p>Any claim which arises out of an Accident whilst engaging in aviation or ballooning, whilst mounting into or dismounting from or traveling in any balloon or aircraft or which occurs during parachuting except when the Insured Person is flying as a fare paying passenger on a multi engine commercial aircraft.</p> <p>Any claim for participation in Hazardous Sports/Hazardous Activities</p> <p>The Insured's liability to employees of contractors to the Insured.</p> <p>Any liability of the insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.</p> <p>Liability arising out of Domestic violence and sexual harassment of domestic staff</p>	<p>Exclusion 2.9.3.3. under Section 2.9 – Baggage Insurance</p> <p>Exclusion 2.9.3.6. under Section 2.9 – Baggage Insurance</p> <p>Exclusion 2.10.3.3. under Section 2.10 – External Equipments</p> <p>Exclusion 2.10.3.4. under Section 2.10 – External Equipments</p> <p>Exclusion 2.13.3.1. under Section 2.13 – Personal Accident</p> <p>Exclusion 2.13.3.5. under Section 2.13 – Personal Accident</p> <p>Exclusion 2.13.3.8. under Section 2.13 – Personal Accident</p> <p>Exclusion 2.14.3.2. under Section 2.14 – Employee Compensation</p> <p>Exclusion 2.14.3.3. under Section 2.14 – Employee Compensation</p> <p>Exclusion 2.14.3.8. under Section 2.14 – Employee Compensation</p>
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<i>*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing</i>			
4	Payout Basis	Reimbursement of covered expenses up to specified limits/Sum Insured mentioned in the Schedule / Certificate of this policy on the occurrence of a covered event.	Under respective sections specified under Gruh Suraksha Home Insurance Plan – Building and Gruh Suraksha Home Insurance Plan – Household articles
5	Cost Sharing	Excess in respect of each and every claim (section wise)	Section 6 – General Excess
6	Renewal Conditions	The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer. Nothing herein or otherwise shall oblige the Company to offer renewal terms or restrict any renewal terms as to premium or otherwise.	Condition 8.20 - Renewal of Policy under Section 8 – General Conditions
7	Renewal Benefits	Not Applicable.	
8	Cancellation	<p>The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact relating to this insurance of the insured or non-cooperation by the Insured by sending 15 days' notice in writing by Registered A/D to the insured at his last known address in which case the Company shall not refund to the insured any portion of the premium.</p> <p>The insured may at any time cancel this policy by giving 15 days' notice in writing and in such event, the Company shall allow refund of premium after retaining premium at Company's short period rate table given below for the period on risk subject to a minimum premium of Rs.250/-, provided no claim has occurred upto the date of cancellation.</p> <p>At the inception of the policy you will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If you have not made any claim during the free look period, you will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:</p>	<p>Conditions – 8.10 Cancellation of Policy under Section 8 – General Conditions</p> <p>Conditions – 8.21 Free Look Cancellation under Section 8 – General Conditions</p>



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		<p>a. A refund of the premium paid less stamp duty charges or;</p> <p>b. Where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;</p> <p>c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.</p>	
10	Claim Form Availability	The standard claim forms (coverage wise) and the form are available in our website for ready reference. The same may be also obtained from any of our offices on request.	-

(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and 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.

Sections Applicable to respective Plans under Gruh Suraksha Home Insurance Plan:

1. Bronze: Section 1, 2, 3, 4, 5, 6, 11, 12, 13, 14 applicable
2. Silver: Section 1, 2, 3, 4, 5, 6, 7, 8, 11, 12, 13, 14 applicable
3. Gold/Platinum/Diamond: Section 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 applicable.

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