



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**IndusInd
Griha Kavach
Policy**

**Stay ahead and
protect your home in
Fire and Perils!**



A house is made of walls and beams; a home is built with love and dreams. There's nothing so pleasant as coming home again. It is where love resides, memories are created, friends and family belong, and laughter never ends. Home is our safest haven on earth. That is why, we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology that lets you cover your home, and its contents in a jiffy; and gives you faster assistance during claims, because our relation comes along with a whole lot of Heart that knows the care your place of prosperity needs, after all, home is where the heart is!

IndusInd Griha Kavach Policy - where advanced solutions meet genuine trust.



There Is No Place Like Home So We Cover Your Home, Like Our Own!

IndusInd Griha Kavach Policy is a comprehensive home insurance which protects your house and also secures the contents of your home against losses that occur due to a series of risks and you should know what they are:



Fire



Explosion or Implosion



Lightning



Subsidence of the land on which Your Home Building stands, Landslide, Rockslide



Bush fire, Forest fire, Jungle fire



Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object



Missile testing operations



Riot, Strikes, Malicious Damage



Bursting or overflowing of water tanks, apparatus and pipes



Leakage from automatic sprinkler installations



Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events



More Inbuilt Covers, Only For You!

- Fees of architect, surveyor, consulting engineers- Upto 5% of the claim amount
- Costs of removing debris from the insured home- Upto 2% of the claim amount
- Loss of Rent or Rent for Alternative Accommodation cover- upto sum insured opted and numbers of months of coverage chosen^

Add-on! Because You Need Them

We understand that your need can be beyond what this comprehensive policy already covers, so here are some more add-ons that you can pick as per your choice:

- Cover Valuable Contents at your home on agreed value basis.
- Covers Terrorism.

Plan For Your Safest Haven

- Cover you home building upto 20 years along with your contents
- Automatic cover for General Contents of Home upto 20% of Building sum insured subject to a maximum of ₹ 10 Lakhs
- Auto-increase in sum insured every year by 10% for Home Building Cover without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.
- No deductible is applicable under the policy except in case of Terrorism claims

This Policy Is The One For



Owners



Tenants



Landlords



For How Long Is The Cover

You can avail this policy single year or upto 20 years from the date of inception of the cover.

Policy Covers Everything But This[^]

Trust us when we say that we want all your decisions to be informed decisions and so we believe transparency is the key to prevent unwanted surprises. With respect to claims, this policy excludes loss and damage to the insured property due to:

- Willful or intentional act or omission of the insured
- Loss, damage to any electrical/ electronic machine by over-running, short circuiting etc.
- War and war-like operations like civil war, mutiny, civil commotion, rebellion, revolution etc.
- Removal of insured property from insured home to any other place
- Any nuclear radiation or any radioactive contamination
- Loss of earning, loss by delay, consequential loss of any kind
- Pollution or contamination
- Costs for preparation of claims

[^]This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.indusindinsurance.com

Easy Steps To Claim



Intimate the loss details on Call 022-4890 3009 (Paid) and obtain the claim number



Co-operate with surveyor appointed for survey of loss



Submit completed claim form and all required documents to the surveyor



Surveyor completes report & submits to us



We at IGI adjudicate the case as admissible/not admissible as per policy terms, or seek additional details



If claim is not admissible a communication with reason is shared. If claim is admissible payment is made through NEFT



To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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 prospectuses or tables of the insurer.

Disclaimer- Additional cover *Sabotage Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool. **Within 7days from occurrence of and proximately caused by any of the above Insured events. on payment of additional premium ^Maximum 36 months.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.indusindinsurance.com and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Griha Kavach Policy. UIN: IRDAN103RP0060V01202223.

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