



## **Complete Home Protect Policy**









Home Safety Comes First

Home is where the heart is. Our entire life revolves around our home. It is not only an investment of our life's savings, but also a place where our dreams are made. Samuel Johnson's words ring true here

**“ To be happy at home is the ultimate result of all ambition ” .**






However, specified natural calamities and man-made dangers can threaten the security of your home. Painful, as it can be, we need to secure it and provide for re-creating it, in case of damage due to unforeseen circumstances. This is one of the reasons why you will appreciate the Complete Home Protect Policy of ICICI Lombard. We endeavour to guarantee absolute peace of mind from all uncertainties in your day-to-day life with this unique policy. We are committed to being by your side in your time of need.

We help you ensure the safety of your house and your things by providing covers for various uncertain and inevitable scenarios like:

 Fire	 Earthquake	 Storm/cyclones/ lightening	 Personal accident
 Burglary	 Theft of valuables	 Sudden breakdown of electronic equipment	 Bursting/over flowing of water tanks

This policy is designed to take care of such incidents that seems pretty mundane but are actually stressful.

### Product USP

-  Comprehensive covers for Structure and Content of the property under a single policy
-  Digital Policy Issuance
-  Online Claim Intimation
-  Online Video Based Survey
-  Documents Obtained in Digital Form





## What is covered

Dwelling/Structure	Content
Basic foundation of your home excluding land cost.	Household goods or personal property within the home.



## Maximum tenure

Dwelling/Structure	Content	Both
5 years		



## Maximum sum insured

No upper limit



## Basic coverage

### ICICI Bharat Griha Raksha:

It includes cover for the insured residential property against insured peril. The coverage is for Home Building and Contents.

- Home building cover for the building structure of your home.
- Home contents cover for the articles or things in your home.

### Perils Covered:

- Fire
- Lightning
- Strike, Riot & Malicious Damage
- Explosion / Implosion
- Earthquake, volcanic eruption, or other convulsions of nature
- Storm, Cyclone, Tempest, Tornado, Hurricane, Floods & Inundation
- Impact Damage i.e. damage caused by impact of, or collision caused by any external physical object
- Missile Testing Operations
- Leakage from automatic sprinklers installment
- Subsidence and Rockslide, Landslide
- Aircraft Damage
- Bursting & Overflowing of Water Tanks, Apparatus and pipes
- Terrorism
- Bushfire, Jungle & Forest Fire
- Theft from 7 days of Damage

### Features:

- Waiver of Under Insurance
- 10 % auto escalation of sum insured every year
- Inbuilt covers like rent for alternate accommodation, Loss of Rent, Removal of Debris (Up to 2% of the claim) and Architect and surveyor's fees (Up to 5% of the claim)





## Basic coverage

### Optional Covers:

Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover)	Sum Insured agreed between Insurer and Insured based on Valuation certificate**.
Personal Accident Cover - Insured peril causing damage to Your Home Building and/or Contents also results in the death of either you or your spouse	₹5 Lakh per person

\*It is an optional cover available on payment of additional premium

\*\*Valuation certificate is not required if the Sum Insured opted for is up to ₹5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).



## Basis of valuation

**For structure:** Reinstatement value- which is the area (in sq. ft.) as mentioned in the registered sales deed agreement x present day cost of construction in your area/locality; where the insured property is located.

**For content:** Replacement Value: which is the new replacement value of a similar item.



## Applicable to

Homeowners and tenants

## Extension to the basic policy

Extra coverage provided by us to protect you/your family from any other unforeseen accidents/events. Available on the payment of extra premium. Details of coverages are specified below:

### Additional Living Expenses

- We will cover you the additional living expenses as under in the event of the property getting damaged/destroyed on account of an Accident during the Policy Period and becoming unfit for occupation.
- It includes Immediate Expenses, Cost of hiring household goods, Boarding expense for pets and expense towards temporary settlement.



### **Mechanical/Electrical Breakdown**

- Covers your domestic appliance and high value equipment in case of mechanical or electrical failure. eg. AC, TV, DVD player, PC etc.
- Applicable to the electronic devices in case it stops working in normal conditions unless the appliances is responsible by warranty or more than 10 years as of date of loss.

### **Garden Cover**

- Protection to insure's Lawn Belongings, trees, shrubs or plants, while in open and within the boundaries of the Dwelling during the Policy Period.
- Not applicable for the loss or damage, if caused by insects/birds/wildlife, mechanical/electrical breakdown or natural decay.

### **All Risk for Content**

- Protection against the accidental damages to your content.
- Burglary: Loss / damage to the contents of your premises by attempted/ actual hold up and housebreaking.

### **Loss of Content Whilst in Transit**

- Loss/damage to the Contents of the property whilst in transit from the building to any new accommodation within India on account of an Accident.
- Coverage does not attach for more than three transits to more than one new accommodation during the Policy Period.

### **Loss of Cash Whilst in Transit**

- Loss of money if caused by; robbery, theft or hold up while carrying from your bank or ATM to your Home within 6 hours of withdrawal.
- FIR is mandatory.

### **Cover For Specified Articles**

- Covers loss or damage on account of an Accident to the items whilst being carried as personal baggage outside the insured home building.

#### **1. Valuables**

- Extended coverage of jewelry whilst carried as a personal baggage outside the home premises, anywhere in India.
- Valuation certificate is needed for insuring an item costing above INR 50,000/-.

#### **2. Fine Arts**

- Safeguard your precious paintings and artworks from sudden damages.
- Valuation certificate is needed for insuring an item costing above INR 25,000/-

#### **3. Items other than Valuable and Fine Arts**

- Covers Baggage.



#### 4. Pair and Set

- We will cover you where any item insured consists of articles in pair or set eg. A pair of earrings.

#### Personal Liability

- Coverage against the legal expense against any third-party life or property damage in your premises during the policy period.

#### Theft Of Valuables

- We cover the loss/damage to your valuables such as gold ornaments, jewelry, silver articles, precious stones and such other articles on account of theft within the dwelling or in transit during the Policy period.

### Additional Benefits Of The Policy

Additional benefits that can be availed under the policy:

#### Pest Control

- Provision of availing pest control services from Our authorized service provider, once after every three years of continuous renewal.

#### Fire Hazard/ Electrical Hazard Inspection/ Structural Stability Inspection

- Provision of availing the benefit Fire Hazard Inspection or Electrical Hazard Inspection or Structural Stability Inspection services from Our authorized service provider, once after every 5 years of continuous renewal.

### What is not covered?

General exclusions\* under the policy are mentioned below:



**War:** Loss and/or damages arising out of situations such as war, invasion, act of foreign enemy, hostile are not covered.



**Cash:** Loss or damage of cash is not covered except for in Loss of cash whilst in transit cover.



**Kutcha Construction:** Policy will not be applicable to Kutcha kind of construction.





**Old Contents:** We understand that all your precious possessions hold emotional value but anything that's over 10 years old will not be covered.



**Wilful Misconduct:** We ensure that your unforeseen losses are covered, however if there's any case of wilfully done damage to your property is excluded from the scope of the policy.



**Consequential Loss:** Consequential losses are losses that are not the natural result of the breach in the usual course of things, such losses remain covered.



**Basement:** Basement and contents are excluded from the scope of cover.



**Rainfall:** Any damages to your property due to rainfall will not be covered.



**Leakage/Seepage from Walls:** Any damages to your property due to leakage/seepage will not be covered unless caused by insured peril.

*\*for more details refer to policy wordings*

## Policy Buying



**Contact our agent**



**Visit our branch**



**Book online  
We will assist you**

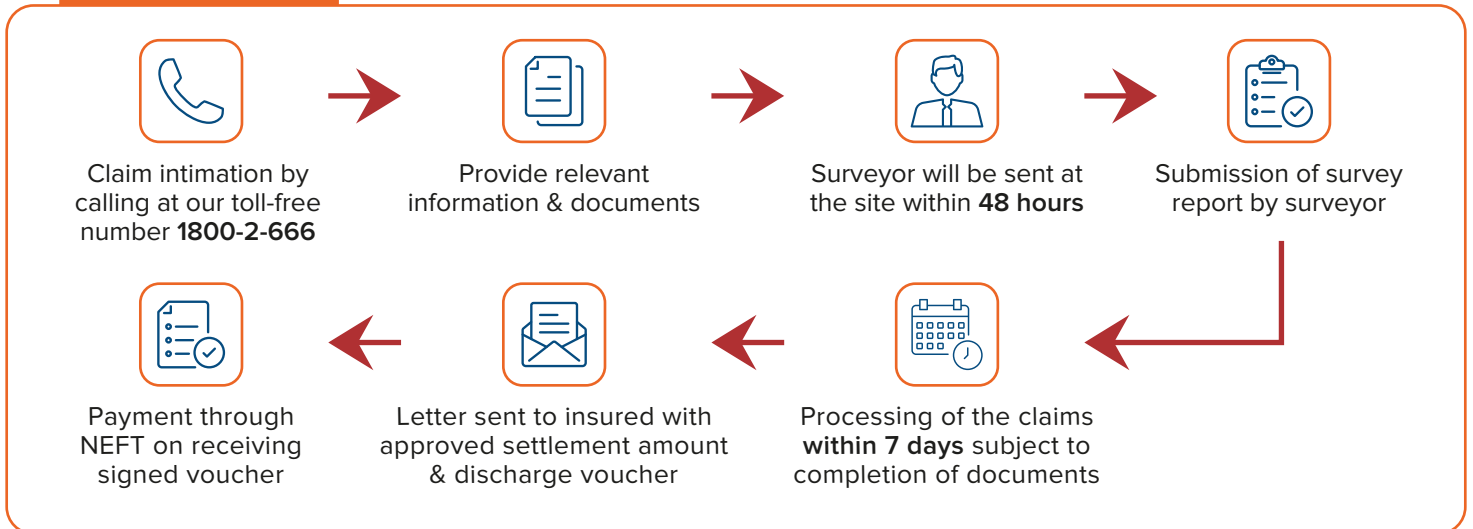
- The premium must be paid to us before commencement of the risk to avail any cover.
- The Policy Schedule and Wordings will be sent to your mailing address mentioned on the Proposal Form.

## Cancellation/Termination of the policy

- Policy could be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation, by giving 15 days notice in writing by Registered post/Acknowledgement due post at your last known address.
- Policy could be cancelled by giving us a 15 days notice in writing.
- In case of policy cancellation as mentioned above, pro-rata premium for the unexpired Policy Period would be refunded.



## Claim Process



## Claim Documents

- Claim form duly completed and signed.
- All other particulars, vouchers, invoices, investigation reports(internal/external), proofs, evidence and information with respect to the claim.
- First Information Report (FIR) of the Police, wherever required.
- Fire Brigade Report, wherever required.
- Final Bill of repairers.
- Suppliers' original Invoice for replacement of any of the items of Dwelling, damaged by the Accident and requiring replacement in the opinion of the surveyors/claim investigators.
- Rent agreement, wherever required.
- Any other required document.

## Policy Renewal

- We are not bound to accept any renewal premium nor give notice that such renewal premium is due.
- Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured.
- No renewal receipt shall be valid unless it is on our printed form and signed by our authorized official.
- The renewal premium shall be as per the rates approved by IRDA on the date of renewal for this product.





## Why ICICI LOMBARD

We are in the business of promises and understand how important it is to honour the promises when it matters the most. ICICI Lombard is trusted by millions and is one of the largest private sector general insurance company.

- Gross written premium (GWP) of Rs. 143.20 Billion\*
- Over 21.7 million policies issued to customers\*
- 1.6 Million claims settled\*

**Widespread presence:** 276 Branches | 840 Virtual Offices | 9,700 Network Garages | 9307 Network Hospitals\*

\*Source: Annual Report FY '20-21

## Customer Service

- If at any time, you require any clarification or assistance, You may contact any of our offices at the address specified, during normal business hours.
- In case of any grievances, contact us via our toll free number: **1800-2-666** or email us at **customersupport@icicilombard.com**





Prohibition of Rebates (Under Section 41 of Insurance Act 1938). 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. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakh Rupees.

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