

## UNIVERSAL SOMPO - BHARAT GRIHA RAKSHA - PLUS

### CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

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

SI No	Title	Description  (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	UNIVERSAL SOMPO - BHARAT GRIHA RAKSHA - PLUS	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0247V01202223	Not applicable
3	Structure	<p><b>Policy</b></p> <ul style="list-style-type: none"> <li>• Indemnity</li> </ul> <p><b>Optional Covers</b></p> <ul style="list-style-type: none"> <li>• Indemnity</li> <li>• Additional Removal of Debris Including Foreign Debris (in excess of 2% &amp; maximum up-to 5% of the claim amount)</li> <li>• Tenant's Liability Insurance</li> <li>• Accidental Damage Cover</li> <li>• Incidental Costs</li> <li>• Protection and Preservation of Property</li> <li>• Immediate Repairs</li> <li>• Hardship Allowance</li> <li>• Key and Lock Replacement Cover</li> <li>• Cost of clearing drains clause</li> <li>• Purchase Protection</li> <li>• Hotel Stay</li> <li>• Re-settlement Expense</li> <li>• EMI Protection</li> <li>• Utility Expense Cover</li> <li>• Electrical clause/Electrical installation clause</li> <li>• Garden Cover</li> <li>• Valuable Contents Cover on Agreed Value Basis</li> <li>• Loss of Rent</li> <li>• Rent for Alternative Accommodation</li> <li>• Deletion of STFI</li> <li>• Deletion of Earthquake</li> </ul>	Clause E: Optional Covers

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		<ul style="list-style-type: none"> <li>• Deletion of Terrorism</li> <li>• <b>Benefit</b></li> <li>• Personal Accident Cover</li> </ul> <p><b>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</b></p>	
<b>4</b>	Interests Insured	<ul style="list-style-type: none"> <li>• This Product offers insurance coverage to Home Building and Home Contents</li> </ul>	Clause B
<b>5</b>	Sum Insured	<ul style="list-style-type: none"> <li>• Home Building Sum Insured - &lt;&lt;As opted &gt;&gt;</li> <li>• Home Contents Sum Insured - &lt;&lt;As opted &gt;&gt;</li> <li>• Valuable Contents - &lt;&lt;As opted&gt;&gt;</li> <li>• Personal Accident Cover - &lt;&lt;As opted&gt;&gt;</li> </ul>	Clause C and Clause D
<b>6</b>	Policy Coverage	<p><b>Coverages available:</b></p> <p>We cover physical loss or damage, or destruction caused to the Insured Property by</p> <ul style="list-style-type: none"> <li>• Fire</li> <li>• Explosion or Implosion</li> <li>• Lightning</li> <li>• Earthquake, volcanic eruption, or other convulsions of nature</li> <li>• Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</li> <li>• Subsidence of the land on which Your Home Building stands, Landslide, Rockslide</li> <li>• Bush fire, Forest fire, Jungle fire</li> <li>• 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.)</li> <li>• Missile testing operations</li> <li>• Riot, Strikes, Malicious Damages</li> <li>• Acts of terrorism</li> <li>• Bursting or overflowing of water tanks, apparatus and pipes.</li> <li>• Leakage from automatic sprinkler installations.</li> <li>• Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</li> </ul> <p>In-built coverage</p>	Clause B and Clause C

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		<p>The policy also pays for the following expenses:</p> <p>a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;</p> <p>b. Upto 2% of the claim amount for reasonable costs of removing debris from the site.</p>	
7	Add-ons Cover	<p><b>Optional covers</b></p> <p><b>1. Additional Removal of Debris Including Foreign Debris (in excess of 2% &amp; maximum up-to 5% of the claim amount)</b>  The policy is extended to cover costs incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of insured property following destruction or damage by an insured peril.</p> <p><b>2. Tenant's Liability Insurance</b>  The policy is extended to cover the tenant's liability in case any loss/damage has occurred to the insured building/contents.</p> <p><b>3. Accidental Damage Cover</b>  The policy is extended to cover direct physical loss or damage to the Home Building and Home Contents whilst situated in the insured premises due to accident from any fortuitous cause.</p> <p><b>4. Incidental Costs</b>  The add-on cover states that in case a claim is admissible under the base policy then, the incidental cost associated with the insured property will also be admissible.</p> <p><b>5. Protection and Preservation of Property</b>  The policy is extended to include the expenses incurred by the insured to prevent any aggravation of an insured loss. The coverage provided under this add-on leads to a reduced claim severity.</p> <p><b>6. Immediate Repairs</b>  This cover states that in case of loss/damage to the insured property, the insured may immediately begin repairs/reconstruction of the insured property subject to the claim admissibility. The purpose of this cover is to not deprive the insured from the use of operating properties necessary to him/her.</p> <p><b>7. Hardship Allowance</b></p>	Clause E

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		<p>This cover states that in consideration of additional premium, the insured is indemnified against expenses incurred by the insured towards emergency purchase of food, medicines, clothes, infants' essential item.</p> <p><b>8. Key and Lock Replacement Cover</b>  The policy is extended to cover the cost of:  a) Replacing keys and locks or modifying the locking mechanism to any strongroom, safe or money receptacle in the event of such keys or locks having being stolen  (b) Repairing any locking mechanism (mechanical or electrical) to any strongroom, safe or money receptacle including any alarm devices relating or attached thereto following upon forcible entry; or any attempt thereat to such strongroom, safe or money receptacle  (c) Recoding of locking devices of any safe, strongroom or receptacle.</p> <p><b>9. Cost of clearing drains clause</b>  This extension covers any expense necessarily incurred by the insured in the clearing of drains within the surrounding premises as a consequence of property insured by the policy being destroyed or damaged by fire or by any other perils insured.</p> <p><b>10. Purchase Protection</b>  Under this add on, the insurer shall reimburse the insurer any item purchased anytime during the policy year up to sum insured, if the same are lost, damaged or destroyed by an insured.</p> <p><b>11. Hotel Stay</b>  Under this add on, the insurer will cover the additional expense of Hotel accommodation for an interim accommodation.</p> <p><b>12. Re-settlement Expense</b>  Under this add on, the insurer shall reimburse an insured the re-settlement expense i.e. the cost incurred to move to an alternative accommodation. The insured will also be indemnified for transport and packing cost in case the insured's house get destroyed.</p> <p><b>13. EMI Protection</b>  Under this cover, the insurer will reimburse 3/6 EMI's in case the insured's house gets damaged.</p> <p><b>14. Utility Expense Cover</b>  Under this cover, the insurer shall reimburse the utility bills due in case the insured's house gets destroyed.</p>	
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		<p><b>15. Electrical clause/Electrical installation clause</b> Under this add-on, the insured will be covered for Loss or Damage by fire to the electrical appliances, apparatus, fixture or fitting insured under this policy arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lighting included).</p> <p><b>16. Garden Cover</b> Under this cover, the company will pay the insured for direct physical loss or damage in respect to the policy to lawns, plants, shrubs or trees at premises.</p> <p><b>17. Valuable Contents Cover on Agreed Value Basis</b> This is an optional cover which covers valuable contents on an agreed value basis. The requirement of submission of Valuation Certificate shall be waived if the sum insured opted for is up to ₹ 5 lakh and individual item value does not exceed ₹ 1 lakh.</p> <p><b>18. Personal Accident Cover</b> This is an optional cover of Personal Accident (Death only) due to an insured peril for the insured and spouse available for a compensation amount of INR5,00,000 per person.</p> <p><b>19. Loss of Rent</b> The product indemnifies the insured for the loss of rent up to a sum insured for a specified duration.</p> <p><b>20. Rent for Alternative Accommodation</b> The product provides the insured for the rent for alternative accommodation for a specified duration.</p> <p><b>21. Deletion of STFI</b> The add on under this cover states that on selection of STFI deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.</p> <p><b>22. Deletion of Earthquake</b> The add on under this cover states that on selection of Earthquake deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Earthquake, Volcanic Eruption, or other convulsions of nature.</p>	
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		<p><b>23. Deletion of Terrorism</b></p> <p>The add on under this cover states that on selection of Terrorism deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Acts of Terrorism.</p> <p><b>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</b></p>	
8	Loss Participation	<p><b>Excess – Nil</b></p> <p><b>Terrorism Excess – 1%</b> of claim amount for each and every claim subject to minimum of INR 10,000/- and maximum limit of INR 5,00,000</p>	Not applicable
9	Exclusions  (What the policy does not cover)	<p><b>Exclusions</b></p> <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, willful 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 the pollution or contamination itself has resulted from an Insured Event, or 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</li> </ol>	Clause F

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		<p>documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <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>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p><b>Sample Calculation (Building and content)</b></p> <p>A = Gross loss of damaged asset ( Building and content) e.g.: ₹2000/-</p> <p>B = Less: Depreciation for the period used on the specific damaged asset/ content. e.g.: ₹0/-</p> <p>C = Less: Improvement/Salvage Value/ residual value. e.g. ₹250/-</p> <p>D = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>E = Applicable policy excess. e.g.: ₹0/-</p> <p>F = Re-instatement Premium. e.g.: ₹118/-</p> <p>Partial loss calculation. Market Value Settlement = (A-B-C) -E-F = (2000-0-250) -</p>	<p>Clause B Clause C Clause F</p>



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		<p>0-118 = ₹1632/-*</p> <p>Re-instatement value settlement = (A-C) -E-F = (2000-250) -0-118 = ₹1632/- *</p> <p>*Tax incurred shall be allowed subject to submission of proofs and evident.</p> <p>*Incurred relevant expenses in addition to the above as covered under the policy issued would be considered subject to submission of proofs and evident.</p> <p>a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less deduction as applicable, OR</p> <p>b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less deduction as applicable and policy excess. On total loss claim, sum insured is the maximum payable amount subject to deduction of policy excess.</p>	
12	<p>Policy Servicing - Claim Intimation and Processing</p>	<ul style="list-style-type: none"> <li>• <b>Toll Free Numbers:</b> 1800 200 4030 / 1800 22 4030</li> <li>• <b>Website</b> - <a href="http://www.universalsompo.com">www.universalsompo.com</a></li> <li>• <b>Email</b> - <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>; <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a></li> </ul> <p>• <b>Claim Procedure</b></p> <p><b>Claim Intimation</b></p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p>b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p>c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 / 1800-200-4030, alternatively you can notify your claim by sending mail to &lt;<a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a>&gt;.</p> <p>d) While notifying your claim, please share your</p>	Clause G - IV



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		<p>1) policy number under which you prefer to lodge your claim,</p> <p>2) date of loss,</p> <p>3) place of loss,</p> <p>4) cause of loss</p> <p>5) estimate of your loss.</p> <p>6) Details of contact person with mobile no. and e- mail ID.</p> <p>e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.</p> <p>f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p> <p><b>Followed by notification of a claim, insured is expected to follow the following procedures.</b></p> <p>a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</p> <p>b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</p> <p>c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.</p> <p>d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.</p>	
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		<p>f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.</p> <p>g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".</p> <p><b>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</b></p> <ol style="list-style-type: none"> <li>1. Claim Form - Duly filled and signed by insured</li> <li>2. Copy of FIR (First Information Report) - for the loss estimated above ₹50,000/- caused under theft, burglary or by malicious act or by third party.</li> <li>3. Estimate of loss.</li> <li>4. Proof of ownership on the assets been insured. (Purchase invoice / bill or contract of right over the assets been held / used). This may not required, if the same was submitted during inception of this policy or respective item was identified and specified in the policy.</li> <li>5. Service engineer's / builder's report / quotation/ observation/ recommendation.</li> <li>6. Police final report. (Not required for claim estimated up to ₹50,000/-).</li> <li>7. Re-instatement bills and payment proofs. (In case of re- instatement)</li> </ol> <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)</b> <ul style="list-style-type: none"> <li>➤ The Surveyor shall be appointed within 24 hours from the intimation.</li> <li>➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.</li> <li>➤ The Surveyor shall share its reminders emails/letter</li> </ul> </li> </ul>	
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		<p>after 05 days from the date of last mail in case the documents has not been submitted.</p> <ul style="list-style-type: none"> <li>➤ The Insurance Company to obtain survey report within 15 days from the date of appointment.</li> <li>➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.</li> </ul> <p>• <b>Escalation Matrix</b></p> <p>Level 1 - <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a>  Level 2 - <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a>  Level 3 - <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p>	
13	Grievance Redressal and Policyholders Protection	<p><b>Grievances</b>  If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <ul style="list-style-type: none"> <li>➤ <b>Step 1</b> <ul style="list-style-type: none"> <li>a. <b>Contact Us</b> 1-800-224030/1-800-2004030</li> <li>b. <b>E-mail Address:</b> <a href="mailto:Contactus@universalsompo.com">Contactus@universalsompo.com</a></li> <li>c. <b>Write to us Customer Service Universal Sampo General Insurance Company Limited</b>  Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</li> <li>d. <b>Senior Citizen Number:</b> 1800 267 4030</li> </ul> </li> <li>➤ <b>Step 2</b>  If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.  Email Us- <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a>  Drop in Your concern  Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</li> </ul> <p>Visit Branch Grievance Redressal Officer (GRO)  Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> <li>• We will acknowledge receipt of your concern immediately</li> <li>• Within 2 weeks of receiving your grievance, we will</li> </ul>	Clause K

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		<p>respond to you with the best solution.</p> <ul style="list-style-type: none"> <li>• We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response</li> </ul> <p>➤ <b>Step 3:</b>          In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:          Chief Grievance Redressal Officer  <b>Universal Sompo General Insurance Company Limited</b>          Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708          Email : <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p> <p>For updated details of grievance officer, kindly refer the link <a href="https://www.universalsompo.com/resource-grievance-redressal">https://www.universalsompo.com/resource-grievance-redressal</a></p> <p>➤ <b>Step 4.</b></p> <p><b>Bima Bharosa Portal link :</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>Insurance Ombudsman</b>          You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.gicouncil.in/">https://www.gicouncil.in/</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p><b>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:</b>  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p> <p><b>Note: Grievance may also be lodged at IRDAI</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><u>Below are the contact details:</u></p>			
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"><b>Office Details</b></td> <td style="width: 50%; padding: 5px;"><b>Jurisdiction of Office Union Territory, District)</b></td> </tr> </table>	<b>Office Details</b>	<b>Jurisdiction of Office Union Territory, District)</b>	
<b>Office Details</b>	<b>Jurisdiction of Office Union Territory, District)</b>				

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		<p><b>AHMEDABAD</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>	
		<p><b>BENGALURU</b> - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Karnataka</p>	
		<p><b>BHOPAL</b> Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>	
		<p><b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:</p>	<p>Odisha</p>	

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	bimalokpal.bhubaneswar@cioins.co.in		
	<b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	
	<b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).	
	<b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad , Sonapat & Bahadurgarh	
	<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road,	Assam, Meghalaya, Manipur, Mizoram,	

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		<p>Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins .co.in</p>	<p>Arunachal Pradesh, Nagaland and Tripura.</p>	
		<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka- Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Email: bimalokpal.hyderabad@cioi ns.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>	
		<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co .in</p>	<p>Rajasthan</p>	
		<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioi ns.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>	



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		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>	
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>	

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		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>	
		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	

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14	Obligations of the Policyholder	<p><b>Your Obligations</b></p> <ol style="list-style-type: none"> <li><b>1. Make true and full disclosure in the proposal and related documents</b> <ol style="list-style-type: none"> <li>a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.</li> <li>b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.</li> </ol> </li> <li><b>2. Obligation to take care :</b> You must:           <ol style="list-style-type: none"> <li>a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.</li> <li>b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and</li> <li>c. ensure that unauthorized persons do not occupy Your Home Building.</li> </ol> </li> <li><b>3. Inform change in circumstances :</b> You must inform Us immediately if           <ol style="list-style-type: none"> <li>a. You change Your address,</li> <li>b. You make any addition, alteration, extension to the structure of Your Home Building,</li> <li>c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,</li> </ol> </li> </ol>	Clause G

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		<p>d. You change the use of Your Home Building.</p> <p><b>4. Allow inspection and investigation of claim:</b> You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.</p> <p><b>5. Make true statements and full disclosure in the claim and related documents</b> You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.</p> <p>Note : The policy shall be void and all premiums paid thereon shall be forfeited to the company in the event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material information for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <ol style="list-style-type: none"> <li>1.Premium - Whether the premium has been paid on or before Risk Start Date</li> <li>2.Period – Whether the insurance is in force as on date of loss.</li> <li>3.Peril – Whether the cause of loss is covered.</li> <li>4.Property- Whether the property said to be affected is insured.</li> </ol>	
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## UNIVERSAL SOMPO - BHARAT GRIHA RAKSHA - PLUS

		5.Place - Whether the location is covered under the policy, 6.Person - Whether the claimant has insurable interest  Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations	
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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)

**Note:**

- i. **Website:** [www.universalsompo.com](http://www.universalsompo.com)
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.