

**CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY**

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

SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number															
1	Product Name	Griha Raksha Plus																
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0005V02202324																
3	Structure	<ul style="list-style-type: none"> <li>State basis of Sum/Limit Insured</li> <li>Indemnity</li> <li>Fixed Benefit</li> </ul>																
4	Interests Insured	<p><b>Griha Raksha Plus</b> Policy provides insurance cover to the Insured's Home Building, and/or Home Contents.</p> <p>This policy can be bought for the Home Building if the customer is its owner, authorised occupier, landlord, or tenant and is liable for insurance. This policy can also be purchased for Home Contents cover for articles or things in home. This policy can also be purchased by a Housing Society.</p> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th colspan="2">Covers Opted</th> </tr> </thead> <tbody> <tr> <td>Home Building &amp; Home Contents</td> <td align="center">NO</td> </tr> <tr> <td>Home Building Only</td> <td align="center">YES</td> </tr> <tr> <td>Home Contents Only</td> <td align="center">NO</td> </tr> <tr> <td>Cover for Valuable Contents on Agreed Value Basis</td> <td align="center">NO</td> </tr> </tbody> </table>	Covers Opted		Home Building & Home Contents	NO	Home Building Only	YES	Home Contents Only	NO	Cover for Valuable Contents on Agreed Value Basis	NO	Prospectus					
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6	Policy Coverage	<p>The coverages available under this policy are listed below and will be applicable as mentioned in the Policy Schedule.</p> <p><b>Covers</b></p> <p><b>Section 1: Basic Fire Cover</b> We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the unforeseen events occurring during the Policy Period due to 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, Missile testing operations, Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations, Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</p> <p><b>Section 2: STFI</b> We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature occurring during the Policy Period.</p> <p><b>Section 3: Earthquake Fire and Shock</b> We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Earthquake, Volcanic Eruption or other convulsion of nature occurring during the Policy Period.</p> <p><b>Section 5: Terrorism Damage Cover</b> We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the Act of Terrorism occurring during the Policy Period.</p>	Policy Wordings – Clause B. Insured Events															
7	Add-on Cover		Add-on Wording															
8	Loss Participation	<p><b>Deductible:</b> NIL</p> <p><b>Terrorism Excess:</b> As per Policy Schedule/Wording (as applicable)</p>																
9	Exclusions	Exclusions (What We do not cover) for all covers under this policy	Policy Wordings -															

Griha Raksha Plus UIN: IRDAN152RP0005V02202324

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
  - 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 included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
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.
13. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.
14. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.
15. Terrorism Damage Exclusion Warranty:  
 Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  
 For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.  
 The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.  
 If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Clause F. Exclusions (What We do not cover) for all covers under this policy

**For complete list of exclusions including Section-wise exclusions, refer the policy wordings**

10	Special Conditions and Warranties (if any)	<b>Clause</b>	
		1	Agreed Bank Clause
		2	Agreed bank Clause
		3	Communicable Disease Exclusion
		4	Cyber Loss Limited Exclusion Clause - LMA5410 (amended)
		5	Exclusion Clause for Sanction Crude Oil
		6	Local Authority Clause
		7	Nuclear Energy Risks Exclusion Clause (1994) NMA 1975(A) with amendments in respect of Cold Zone Coverage
		8	Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) NMA 1975(A) with amendments in respect of Cold Zone Coverage
		9	Political Risks Exclusion Endorsement
		10	Pollution/Contamination Exclusion
		11	Radioactive Exclusion
		12	Reinstatement Value Clause
		13	Sanction and Embargo Clause
		14	Total Asbestos Exclusion Clause
		15	Transmission and Distribution Line Exclusion
		16	War and Civil Electronic Date Recognition Clause EDRC (B)
		17	War and Civil War Exclusion Clause
		<b>Condition</b>	
		1	Communicable Disease Exclusion
2	Construction should be Pucca (Brickwall/RCC Framework) and no combustible construction will be covered		
3	Radioactive Exclusion		

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		<p><b>Explain obligations of the Policyholder</b></p> <ol style="list-style-type: none"> <li>1. Make true and full disclosure in the proposal and related documents</li> <li>2. <b>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>3. <b>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> <li>d. You change the use of Your Home Building.</li> </ol> </li> <li>4. Allow inspection and investigation of claim</li> <li>5. Make true statements and full disclosure in the claim and related documents</li> </ol>	Policy Wording – Clause G. Conditions: I: Your Obligations																				
11	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. As soon as any physical loss or damage occurs to any Insured Event due to an Insured Event, You must immediately give notice to Us of the loss or damage.</li> <li>2. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.</li> <li>3. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities.</li> <li>4. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage.</li> <li>5. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.</li> <li>6. If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents: <ol style="list-style-type: none"> <li>i. We will not pay the claim,</li> <li>ii. We can cancel the Policy; in such a case, You will lose all benefits under this Policy and premium that You have paid, and</li> <li>iii. We can also inform the police, and start legal proceedings against You.</li> </ol> </li> </ol> <p>• <b>Sample claim calculation process</b></p> <p>Mr. ABC has Zurich Kotak Bharat Griha Raksha policy and his home suffered a damage due to fire. The claim amount for this will be calculated as below:</p> <table border="1"> <thead> <tr> <th>Details</th> <th>Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>Repair/replacement cost</td> <td>5,00,000</td> </tr> <tr> <td>Amount assessed by surveyor</td> <td>4,00,000</td> </tr> <tr> <td>Less: Depreciation (if reinstatement is not completed)</td> <td>50,000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>5000</td> </tr> <tr> <td>Compulsory deductible</td> <td>NA</td> </tr> <tr> <td><b>Total Claim payable</b></td> <td><b>3,45,000</b></td> </tr> </tbody> </table> <p><b>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</b></p>	Details	Amount (INR)	Repair/replacement cost	5,00,000	Amount assessed by surveyor	4,00,000	Less: Depreciation (if reinstatement is not completed)	50,000	Less: Salvage, if applicable	5000	Compulsory deductible	NA	<b>Total Claim payable</b>	<b>3,45,000</b>	Policy Wording – Clause G. Conditions: IV: Claims Procedure						
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free / IVRS number of the insurer : 1800 266 4545 (8 AM TO 8 PM)</li> <li>• Website / Email: <a href="http://www.zurichkotak.com/">www.zurichkotak.com/</a> <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a></li> <li>• Details of designated company officials to be contacted in time of claim: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a></li> </ul>																					

		<p><b>Details of procedure to be followed for reimbursement of claim</b></p> <ol style="list-style-type: none"> <li>You must make a claim for the amount of cover. We will verify the claim and accept it if it is according to the terms and conditions of this Policy.</li> <li>When You suffer loss or damage to Your Home Building or articles or things in it, You must give notice to Us immediately, You must state in this notice your name, policy number, brief statement of loss etc.</li> <li>take all reasonable steps to prevent further damage to Home Building and Home Contents</li> <li>preserve and collect evidence, take and preserve photographs</li> <li>assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents,</li> <li>submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage</li> <li>prove that the Insured Event has happened, and prove the extent of Your loss.             <ul style="list-style-type: none"> <li><b>Turn Around Time (TAT)</b> for claims settlement</li> </ul> </li> </ol> <table border="1" data-bbox="391 510 1197 701"> <tr> <td>Appointment of surveyor</td> <td>Within 24 hours of reporting of claim</td> </tr> <tr> <td>Submission of final survey report</td> <td>Within 15 days of allocation</td> </tr> <tr> <td>Settlement of claims</td> <td>Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*</td> </tr> </table> <p><i>*This timeline will not apply in case of policies issued on the property/building on reinstatement value basis.</i></p> <p><b>Escalation Matrix when TAT is not satisfied</b></p> <table border="1" data-bbox="391 817 1197 1014"> <tr> <td>Level 1</td> <td>East and North: CommercialclaimsNorth&amp;East@zurichkotak.com West: CommercialclaimsWest@zurichkotak.com South: CommercialclaimsSouth@zurichkotak.com</td> </tr> <tr> <td>Level 2</td> <td>CommercialclaimsHO@zurichkotak.com</td> </tr> </table>	Appointment of surveyor	Within 24 hours of reporting of claim	Submission of final survey report	Within 15 days of allocation	Settlement of claims	Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*	Level 1	East and North: CommercialclaimsNorth&East@zurichkotak.com West: CommercialclaimsWest@zurichkotak.com South: CommercialclaimsSouth@zurichkotak.com	Level 2	CommercialclaimsHO@zurichkotak.com	
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13	Grievance Redressal and Policyholders protection	<p>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> <ol style="list-style-type: none"> <li><b>Our Grievance Redressal Officer</b> You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:  Zurich Kotak General Insurance Company (India) Limited, 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Email- grievanceofficer@zurichkotak.com</li> <li><b>Consumer Affairs Department of IRDAI</b> <ol style="list-style-type: none"> <li>In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's Bima Bharosa Portal: <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></li> <li>You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</li> <li>You can visit the portal <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a> for more details.</li> </ol> </li> <li><b>Insurance Ombudsman</b> You can approach the Insurance Ombudsman, depending on the nature of Your grievance and the financial implications, 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="http://www.gicouncil.in">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.</li> </ol>	Policy Wording – Grievance Redressal										
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement.</li> <li>Disclosure of other material information during the policy period.</li> </ul> <p>Material Information for the purpose of this policy shall mean all the necessary and relevant information sought by the company in the proposal form and other connected documents to be read in conjunction with Policy Schedule and Policy Wordings.</p>											

**Declaration by the Policy Holder**

I have read the above and confirm having noted the details.

Place :

Date :

**Signature of the Policy Holder**

**Note:**

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail

**TAX INVOICE**



Details of Receiver (Billed To)		Details of Supplier (billed by)	
<b>GSTIN/UIN</b>		<b>Name :</b>	Zurich Kotak General Insurance Company (India) Limited
<b>Customer ID</b>	1023264674	<b>GSTIN :</b>	33AAFCK7016C1Z0
<b>Customer Name</b>	ARUMUGAM RAMASAMY	<b>Pan Number :</b>	AAFCK7016C
<b>Email ID</b>	AXXXXXXXXXXX1@GMAIL.COM	<b>CIN:</b>	U66000MH2014PLC260291
<b>Contact No</b>	90XXXXXX31	<b>Address:</b>	Century Plaza 3Rd FloorC,D,F – No 560-562Anna Salai TeynampetChennai Tamil Nadu 600018.
<b>Address</b>	S O RAMASAMY 136, K R NAGAR SIRUMUGAI ROAD, KARAMADAI, COIMBATORE, 641104, TAMIL NADU, India	<b>Date of Invoice</b>	09/04/2026
<b>IMD Code</b>	2898970000	<b>Invoice No</b>	261534340100
<b>Receipt No</b>	1202700057375	<b>Proposal No</b>	202604090078582
		<b>Partner Application No</b>	AMP20260138
<b>State Code</b>	33	<b>State Code:</b>	33
<b>Place Of Supply Name</b>	TAMIL NADU - 33	<b>State Name</b>	TAMIL NADU
		<b>IRN</b>	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	CGST Rate	CGST Amt (Rs.)	SGST Rate	SGST Amt (Rs.)	
Other Property Insurance Services	997137	12920.9	12920.9	9%	1,162.88	9%	1,162.88	
<b>Total</b>		12920.9	12920.9		1162.88		1162.88	
<b>Total Invoice Value (In Figure)</b>							15,247.00	
<b>Total Invoice Value (In Words)</b>							Fifteen Thousand Two Hundred Forty Seven	
<b>Whether Tax Payable on a Reverse Basis or Not</b>								No

For : Zurich Kotak General Insurance Company (India) Limited



Authorized Signatory

*"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."*