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CUSTOMER INFORMATION SHEET					
This document provides only key information about your policy No.			Please refer to the policy document for detail terms and conditions.		
No.	Title	Description	Policy / Clause Number		
1	Product Name	Liberty Home Secure Policy	NA		
2	Unique Identification Number (UIN) allotted by IRDAI		NA		
3	Structure	Indemnity	NA		
4	Interests Insured	To cover home contents as per policy wordings	NA		
5	Sum Insured / Motor Insured Declared Value Scope	As per declaration by Insured	NA		
6	Policy Coverage	<p>Home Contents</p> <p>Please note the following:</p> <p>(i) Home Contents refer to articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.</p> <p>(ii) General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennas, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.</p> <p>(iii) Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curio and items of similar nature.</p> <p>(iv) If You have opted for Home Building and Home Contents cover, the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakhs (Rupees Ten Lakh) are automatically covered.</p> <p>Perils covered under the policy -</p> <p>(1) Flood, inundation</p> <p>(2) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami</p> <p>(3) Lightning</p> <p>(4) Subsidence of the land, Landslide, Rockslide, Avalanche</p> <p>(5) Explosion including Explosion of domestic pressure vessels or Implosion</p> <p>(6) Earthquake, volcanic eruption, or other</p> <p>Option of selecting below additional cover against payment of additional premium: (Name of Perils/ Covers)</p> <p>(1) Terrorism Damage Cover</p> <p>(2) Burglary And Housebreaking, Robbery, Hold-up & Theft coverages</p> <p>(3) Non-working due to electrical and mechanical damage of electrical & electronic items like microwave, fridge, air conditioner, air cooler, Television, mixer, washing machine, computer, laptop, mobile phones</p> <p>Perils listed above can be opted out with a corresponding reduction in rates.</p>			
7	Loss Participation	Deductible in this policy are Nil Deductible - ₹00 0.00	NA		
8	Exclusions	<p>1.Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>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.</p> <p>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.</p> <p>4.Pollution or contamination, unless</p> <p>(i)the pollution or contamination itself has resulted from an Insured Event, or</p> <p>(ii)an Insured Event itself results from pollution or contamination.</p> <p>5.Oss, 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.</p> <p>6.Oss or damage to bullion or uncut 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.</p> <p>7.Oss or 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.Oss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9.Oss or 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> <p>Other exclusion are as per standard policy wordings</p>	NA		
9	Special Conditions and Warranties (if any)	As per policy wordings	NA		
10	Admissibility of Claim	<p>(iv) Claims Procedure</p> <p>If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.</p> <p>a.Immediate notice to Us</p> <p>b.As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.</p> <p>c.You can give notice to any of Our offices or call-centres.</p> <p>d>You must state in this notice</p> <p>e.the Policy Number,</p> <p>f.Your name,</p> <p>g.details of report to the police that You made,</p> <p>h.details of report to any Authority that You made,</p> <p>i.details of the Insured Event,</p> <p>j.a brief statement of the loss,</p> <p>k.particulars of any other Insurance of Your Home Building or any of Your Home Contents,</p> <p>l.details of loss or damage under any Optional Cover or Add-ons,</p> <p>m.submit photographs of loss or physical damage, wherever possible.</p> <p>2.Steps to prevent loss and damage</p> <p>a>You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.</p> <p>b.Until We have inspected Your Home Building and Home Contents, and have given Our consent,</p> <p>c>You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;</p> <p>d>You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;</p> <p>e>You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.</p> <p>3.Immediate notice to Authorities</p> <p>a.Assoon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / Implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.</p> <p>b>We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.</p> <p>4.Submit claim</p> <p>a.Claim form</p> <p>b>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. The claim form is available in any of Our branches, and on Our web-site.</p> <p>c>You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.</p> <p>d>We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.</p> <p>5.Establish loss</p> <p>a>You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.</p> <p>b.When We request,</p> <p>c>You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.</p> <p>d>You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.</p> <p>e>You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.</p> <p>f>If an Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.</p> <p>g.fraudulent claim</p> <p>h.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:</p> <p>i>We will not pay.</p> <p>j>We can cancel the Policy. In such a case, You will lose all benefits under this Policy and premium that You have paid, and</p> <p>k>We can also inform the police, and start legal proceedings against You.</p> <p>7.Other Insurance</p> <p>a.If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.</p> <p>b>If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.</p> <p>c>After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.</p> <p>d>We will ensure that Our actions do not impose any liability on You.</p> <p>8.Recovery action by Us</p> <p>a>When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right. We can do this without seeking Your consent.</p> <p>b>In Your name, and</p> <p>c>whether or not Your loss has been fully compensated.</p> <p>d>Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.</p> <p>e>You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.</p>	NA		
11				12	
12	Policy Servicing - Claim Intimation and Processing	<p>Website / Email: care@libertyinsurance.in</p> <p>Details of designated company officials to be contacted in time of claim - 1800-266-5844</p> <p>Customer can call our customer care number @1800-266-5844 or mail to care@libertyinsurance.in or visit website/Liv Mobile app or directly walk-in to any of our offices and can</p> <p>This Company shall settle or reject a claim as the case may be, within 15 days from the date of receipt of last necessary document.</p> <p>Call us on Toll free number: 1800-266-5844 (9:00 AM to 6:00 PM, 7 days of the week) or Email us at: care@libertyinsurance.in or Write to us at: Customer Service Liberty General Insurance Limited 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai 400 013</p>			
		<p>Email ID : care@libertyinsurance.in</p> <p>IRDAI Bima Bhavna Grievance Redressal Portal - https://bimahavna.irda.gov.in/</p> <p>Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.</p>			

