

**What Type of dwelling will be covered under ICICI Bharat Griha Raksha?**

Fully built and operational flats, Individual apartments, Bungalows and Row Houses.

**How Building Sum insured is being calculated in ICICI Bharat Griha Raksha product?**

Ans: Building sum insured is calculated by considering carpet area and Cost of Construction at policy commencement date and for home contents it is cost of Replacement.

**Can only content cover be taken under the ICICI Bharat Griha Raksha product?**

Ans: Yes. There is an option to take coverage for only Building or only content or both building and content

**Can a long term policy be issued under ICICI Bharat Griha Raksha?**

Ans: Yes, the maximum policy tenure can be upto 10 years.

**Whether all the Individuals in the family can be covered under Personal Accident cover? Is there any sum insured capping?**

Ans: Personal Accident Coverage is Limited to Insured and its Spouse. In case of death of Insured & / its spouse (due to Insured peril) - 5 lakhs per person can be claimed from the insurance company.

**What Does Auto escalation of 10% of sum insured every year mean?**

Ans: Escalation of 10% will be applicable on base sum insured every Year. Example Initial SI = 10,000,000 2nd Year SI = 10% of base SI 10,000,000+10,00,000 = 11,000,000  
Every Year SI of 10,00,000 will be added.

**Whether Auto Escalation is valid for Annual Policy?**

Ans: Yes, Auto escalation is valid for Annual Policy and is calculated on Pro-rata Basis on 10% of the sum insured on the policy issuance date.

**What is the SI limit for Loss of Rent and Rent for alternate accommodation and any capping on Indemnity period.**

Ans: Insured has to select the Number of Months and SI Limits if the corresponding cover has been opted for.

**Can precious items be covered under these policies?**

Ans: Valued policy is allowed only for specified items (e.g., paintings, jewelry, work of art etc.) subject to the valuation certificate for items with total value exceeding INR 5 Lakh or individual item value being more than INR 1 Lakh.