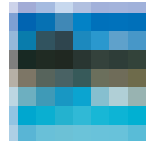


Your Permanent Watchman

Home PowerProtect - quality insurance package brought to you by Citibank through Royal Sundaram. Home PowerProtect provides complete coverage for damage to your building and contents. Royal Sundaram will pay the Reconstruction cost of the building in the event of its destruction subject to maximum of Sum Insured.



Comprehensive Home Insurance from Royal Sundaram

Home PowerProtect is a comprehensive package of insurance benefits covering the following.

- A) Collateral Property Insurance covering Fire & Allied perils including Earthquake.
- B) Home Contents and Appliances covering Fire & Allied perils Burglary and Machinery Breakdown wherever applicable.

Home Building

Benefits under Fire and Allied Perils include:

•Fire •Lightning •Explosion/ Implosion •Aircraft damage •Riot, Strike and Malicious Damage. •Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation •Impact Damage •Subsidence and landslide including rockslide •Bursting and / or overflowing of water tanks, apparatus and pipes •Missile testing operations •Leakage from automatic sprinkler installations •Bush fire (excluding loss or destruction caused by forest fire)

Extra Benefits:

Royal Sundaram offers you the facility of covering your expenses on Architect's, Surveyor's and Consulting Engineer's fees up to 3% of the claim amount and expenses for debris removal up to 1% of claim amount at no additional cost.

Escalation Benefit:

Royal Sundaram offers you Escalation benefit to insure your collateral property. Under Escalation method, the Sum Insured in subsequent year will increase by 10% of Original Sum Insured every year. For example, if the original Sum Insured is 10 lacs, in second year the Sum Insured will be Rs.11 lacs and in the third year the Sum Insured will be Rs.12 lacs. This escalation comes to you at no additional cost.

Advantages of Escalation

1. It is important that, the sum insured should represent the cost of reconstruction of the collateral building on the date of loss. Hence, yearly increase of sum insured to match inflation is critical.
2. Escalation provides for automatic increase of the initial Sum Insured every year. Hence, no need to call / inform Royal Sundaram Alliance Insurance Company Limited for increasing Sum Insured.
3. Since Sum Insured gets automatically increased by 10% of the original Sum Insured every year, it matches the expected cost of Reconstruction for subsequent years.

Premium Plan*

Home Building	Fire & Special Perils @ Rs 50 per lac per annum
	Earthquake @ Rs 10 per lac per annum
Total	@ Rs 60 per lac annum

*The above rates are exclusive of 12% service tax and 3% Education cess on service tax and are subject to change as and when there is an announcement passed by the government.

Coverage is available for a tenor of 10, 15 or 20 years.

Premium Calculation Example - Home Building

Home Building	Example
Reconstruction cost (SI) - (A)	1,500,000
Premium Computation - for 1 Year	
Fire & Special Perils @ Rs 50 per Lac - (B)	750
Earthquake @ Rs 10 per Lac - (C)	150
Premium - D = (B+C)	900
Premium Computation - for 15 Year	
Home Building Premium for 15 Years (D*15) (E)	13,500
Add Service Tax @12.36% (F)	1,669
Total Premium amount including Service Tax @12.36% for 15 years (E+F) (G)	15,169
Add Transaction Fee including Service Tax @12.36% (H)*	1,124
Total amount payable including transaction fee (G+H)	16,293

*Transaction fee is fixed across for all coverage tenors.

Home Content

Benefits

- Three levels of cover to choose from to suit your lifestyle, with add-on covers as optional on payment of extra premium.
- Option of payment of Renewal premium through Credit card / Bank account
- Easy settlement of claims within 10 days from receipt of final documents.

Cover Details

SEC	COVERAGE	PERILS COVERED	Plan Option 1 500,000	Plan Option 2 1,000,000	Plan Option 3 1,500,000
1	Household Contents Clothing, Linen, Furniture and fixture, curtains, utensils and crockery	Fire and allied perils including earthquake and terrorism, Burglary and House Breaking, including larceny and theft	150,000	350,000	550,000
	Maximum Limit per Item		15,000	35,000	55,000
2	Household Appliances Television, Refrigerator, Washing Machine, Microwave Oven, Music system, VCR/VCP, DVD Player	Fire and allied perils including earthquake and terrorism, Burglary and House Breaking, including larceny and theft Electrical and Mechanical breakdown	150,000	350,000	550,000
	Maximum Limit per Item		15,000	35,000	100,000
3A	All Risks for Jewellery & Valuables including camera kept in the Home	Fire and allied perils including earthquake and terrorism, Burglary and House Breaking, including larceny and theft, snatching of jewellery whilst worn on person	100,000	150,000	175,000
3B	Jewellery & Valuables while in a Bank Locker only	Fire and allied perils including earthquake and terrorism, Burglary and House Breaking, including larceny and theft	50,000	100,000	150,000
	Maximum Limit per Item*		50,000	50,000	50,000
4	Third Party Liability (excl. liability arising out of motor vehicles)	legal liability due to third party Injury/death/property damage	50,000	50,000	200,000
5	Plants/trees/floweringshrubs/vases/ornamental plants/lawn grass	Fire and allied perils including earthquake and terrorism,	50,000	50,000	75,000
	Maximum Limit per Item		10,000	10,000	10,000
	TOTAL SUM INSURED		500,000	1,000,000	1,500,000
	Annual Premium with 12.36% S.tax		5,098	10,196	15,278
	Excess (each and every claim)		1,000	3,000	5,000

Over and above the basic coverage plan shared in the table above, you can also choose extra coverage options given below for a more comprehensive cover.

SEC	COVERAGE	PERILS COVERED	Plan Option 1 500,000	Plan Option 2 1,000,000	Plan Option 3 1,500,000
1	Add-on Cover (option 1) Personal Computer, Air Conditioner and Air Cooler	Fire and allied perils including earthquake and terrorism, Burglary and House Breaking, including larceny and theft Electrical and Mechanical breakdown	100,000	150,000	175,000
	Maximum Limit per Item		25,000	25,000	25,000
	Annual Premium for Add-on with 12.36% S.tax		1,275	1,912	2,228
	Excess (each and every claim)		2,000	3,000	3,500
2	Add-on Cover (option 2) Sports Equipment / Golf Clubs / Fitness gear & equipment / Sauna & Spa equipment	Fire and allied perils including earthquake and terrorism, Burglary and House Breaking, including larceny and theft.	25,000	50,000	75,000
	Maximum Limit per Item		10,000	25,000	25,000
	Annual Premium for Add-on with 12.36% S.tax		127	255	382
	Excess (each and every claim)		500	1,000	1,500
3	Add-on Cover (option 3) Motorised Wheel Chairs, Perambulators	Fire and allied perils including earthquake and terrorism, total loss due to Accidental Breakage, Burglary and Theft, excl. mechanical faults	20,000	50,000	50,000
	Annual Premium for Add-on with 12.36% S.tax		102	255	255
	Excess (each and every claim)		400	1,000	1,000

Notes: * Under Section-3A & 3B any single item more than Rs 50,000 needs specific acceptance after valuation by approved valuer

Summary Premium Plan**

Plan Option	Total Sum Insured	Annual Premium	Add on 1 extra premium	Add on 2 extra premium	Add on 3 extra premium
Plan 1	Rs.500,000	Rs.5,098	Rs.1,275	Rs.127	Rs.102
Plan 2	Rs.1,000,000	Rs.10,196	Rs.1,912	Rs.255	Rs.255
Plan 3	Rs.1,500,000	Rs.15,278	Rs.2,228	Rs.382	Rs.255

**The above rates are inclusive of 12% service tax and 3% Education cess on service tax and are subject to change as and when there is an announcement passed by the government.

Premium Calculation Example - Home Content

Example: If you choose to cover your home contents with plan option 1 and further choose to take optional plan 1 and optional plan 2, your total premium for home contents coverage will be:

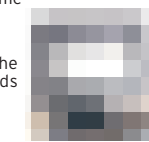
Home Content	Example
Plan Option (1)	Rs 5,098
Add-on - 1	Rs 1,275
Add-on - 2	Rs 127
Add-on - 3	-
Total Premium	Rs 6,500

Terms & Conditions

- Insurance for collateral building is available for upto 20 years period. Entire premium to be paid only once - Upfront
- Insurance cover is not for collateral building made of Kutcha/Temporary materials.
- Insurance cover will continue even in case of pre closure of loan with Citibank.
- The cost of reconstruction has to be chosen by the customer and does not necessarily need to be based on the indicative reconstruction costs information, shared by Citibank.
- Midterm cancellation is not allowed.
- Insurance for home contents/ appliance is for one year period.
- The Sum Insured under home contents/appliances would automatically get reduced by the amount of claim paid, subsequent to the claim
- The claims on Property/Building Insurance are lien marked to Citibank N.A. any claim payment to be made directly to the customer would require a NOC from Citibank

Frequently Asked Questions?

1. What is the eligibility criteria?
Any person who has availed of Home/Property power loan from Citibank can apply for Home PowerProtect Insurance coverage. Home PowerProtect cover is a Group Policy issued to Citibank.
2. When does the Home PowerProtect coverage start?
The coverage for Home PowerProtect starts when Royal Sundaram receives the payment.
3. When does the cover end?
The coverage for Home PowerProtect ends either at the completion of insurance tenure or when the ownership of the property passes from the Insured other wise than by will or operation of law.
4. Who provides for Home PowerProtect Insurance coverage?
Royal Sundaram Alliance Insurance Co. Ltd is underwriting the risk. Royal Sundaram Alliance Insurance Co. Ltd. is a Joint Venture between Sundaram Finance and Royal & Sun Alliance of UK, one of the earliest Insurance companies in the world.
5. Do you need to fill any Form to get Insurance coverage?
You only need to fill up a Self Declaration Form to get Home PowerProtect Coverage.
6. What if I need to cancel the Home PowerProtect cover?
You can cancel your coverage within 15 days of receiving the policy documents. Please see overleaf for Cancellation/Refunds process.
7. How is the Reconstruction Cost computed?
The cost of reconstruction has to be chosen by the customer and does not necessarily need to be based on the indicative reconstruction costs information, shared by Citibank. It is the approximate cost that would be incurred to Reconstruct the Property (after damage or destruction), to its Present form. As per Standard Procedure the Reconstruction cost includes the value of plinth and foundation. If does not include the value of the land.
8. Is the Home Content & Appliance Insurance mandatory with the loan?
No, it is **OPTIONAL**, it has no bearing on the loan decision and is at the sole discretion of the customer.



Citi never sleeps



Enrollment / Declaration Form

I, am the owner of the property and I wish to Insure it. I declare that my property is built of bricks, stone or concrete.

Home Building	Fire & Special Perils @ Rs 50 per lac per annum
	Earthquake @ Rs 10 per lac per annum
Total	@ Rs 60 per lac annum

Reconstruction cost _____

Tenor

- 10 Years 15 Years 20 Years

Please tick any one tenor given above.

Premium for Home Building: (A) Rs. _____

Add Service tax* @ 12.36% on premium for Home Building : (B) Rs. _____

Add Transaction Fee (Including Service tax of 12.36%)*: (C) Rs. **1,124**

Total Premium for Home building: (A+B+C) Rs. _____

*Service tax of 12% and 3% Education Cess on Service Tax are subject to change as amended by the Government of India, and Ministry of Finance from time to time.

I wish to enroll for the following Home contents plan:

Plan Option	Total Sum Insured	Annual Premium	Add on 1 extra premium	Add on 2 extra premium	Add on 3 extra premium
Plan 1	Rs.500,000	<input type="checkbox"/> Rs.5,098	<input type="checkbox"/> Rs.1,275	<input type="checkbox"/> Rs.127	<input type="checkbox"/> Rs.102
Plan 2	Rs.1,000,000	<input type="checkbox"/> Rs.10,196	<input type="checkbox"/> Rs.1,912	<input type="checkbox"/> Rs.255	<input type="checkbox"/> Rs.255
Plan 3	Rs.1,500,000	<input type="checkbox"/> Rs.15,278	<input type="checkbox"/> Rs.2,228	<input type="checkbox"/> Rs.382	<input type="checkbox"/> Rs.255

Premium for Home Content: Rs. _____

Total Premium (Home Building + Home Contents): Rs. _____

I wish to get the Home PowerProtect Insurance premium financed by Citibank and authorise Citibank to deduct it on my behalf as per premium table, from the loan amount sanctioned to me. I understand that this is only towards single premium for home building and first year premium for home contents.

I do not wish to get the Home PowerProtect Insurance premium financed by Citibank. I will pay the premium with my own funds

I understand that taking a collateral Insurance cover is mandatory for my property and I have voluntarily participated in the Home PowerProtect plan from Royal Sundaram. I am aware that I have an option of taking the Collateral Insurance cover from any other Insurance Company other than Royal Sundaram. I understand that the reconstruction cost as may be communicated by Citibank at my request is for general informational purposes only and is not intended as a recommendation or an offer or solicitation and may not be exact representation of market rates which may change from time to time. I have read and understood the terms and conditions of the Insurance program as detailed in the brochure enclosed and as explained by Citibank officer in the language understood by me.

I understand that this is only for single premium for Home building and first year premium for Home content

Signature: _____

Date: _____

Place: _____