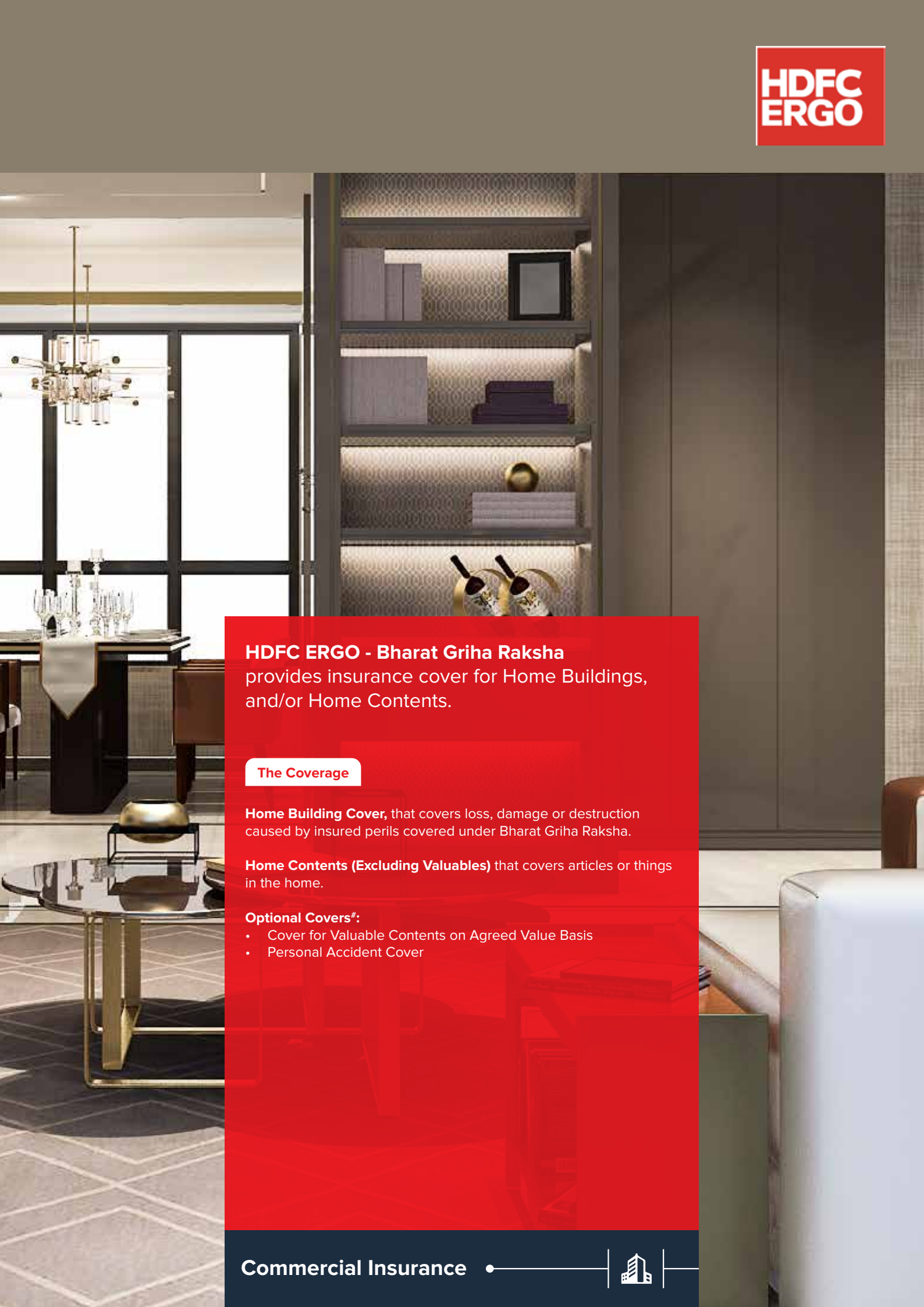




**PROTECT
YOUR HOME
THE WAY IT
PROTECTS YOU**

**HDFC ERGO -
Bharat Griha Raksha**

A photograph of a modern dining room. In the foreground, there is a round glass coffee table with a gold-colored base. In the background, a dining table is set with a white tablecloth and several glassware. A large window with a chandelier is visible on the left. On the right, there is a built-in shelving unit with glass doors, containing books, a framed picture, and decorative items.

HDFC ERGO - Bharat Griha Raksha
provides insurance cover for Home Buildings,
and/or Home Contents.

The Coverage

Home Building Cover, that covers loss, damage or destruction caused by insured perils covered under Bharat Griha Raksha.

Home Contents (Excluding Valuables) that covers articles or things in the home.

Optional Covers#:

- Cover for Valuable Contents on Agreed Value Basis
- Personal Accident Cover

Summary of Insurance Covers

If the home building or the articles or things in the home are lost, damaged or destroyed because of the following unforeseen events that occur during the policy period, HDFC ERGO provides cover as follows:

Name of Cover	Your loss	We Pay	Nature of Cover
Home building cover	Building is damaged	Cost of repairs, architect's, surveyor's, consulting engineer's fees, Costs of removing debris, Loss of rent and rent for alternative accommodation (if opted)	Standard
	Building is completely destroyed (total loss)	Cost of construction	Standard
Home contents and cover (excluding valuables).	<ul style="list-style-type: none"> Any general content is damaged Article or thing is lost or destroyed (total loss) 	<ul style="list-style-type: none"> Cost of repairs Cost of replacing that item with a same or similar item 	<ul style="list-style-type: none"> Standard Where home building is also covered, general contents are automatically covered for 20% of the sum insured of the home building subject to a maximum of ₹ 10 lakh. You can opt out of the cover or increase the sum insured by declaring the details
Personal accident cover	Unfortunate death of your spouse or yourself due to an insured peril that caused damage to home building and/or contents	₹ 5,00,000/- Per person	Optional
Cover for valuable contents on agreed value basis (under home contents cover)	Valuable content is Physically damaged	Cost of repair	Optional
	Valuable content is a total loss	Agreed value	



Which unexpected events are covered?

We give insurance cover for physical loss or damage, or destruction caused to insured property by the following unforeseen events occurring during the policy period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

Column A	Column B
We cover physical loss or damage, or destruction caused to the insured property by	We do not cover any loss or damage, or destruction caused to the insured property
Fire	Caused by burning of insured property by order of any public authority.
Explosion or implosion	-
Lightning	-
Earthquake, volcanic eruption, or other convulsions of nature	-
Storm, cyclone, typhoon, tempest, hurricane, tornado, tsunami, flood and inundation	-
Subsidence of the land on which your home building stands, landslide, rockslide	Caused by a. Normal cracking, settlement or bedding down of new structures, b. The settlement or movement of made up ground, c. Coastal or river erosion, d. Defective design or workmanship or use of defective materials, or e. Demolition, construction, structural alterations or repair of any property, or ground works or excavations.
Bush fire, forest fire, jungle fire	-
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.)	Caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.

Which unexpected events are covered?

Missile testing operations	-
Riot, strikes, malicious damages	<p>Caused by</p> <ol style="list-style-type: none"> Temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or Temporary or permanent dispossession of your home by unlawful occupation by any person.
Acts of terrorism (coverage as per terrorism clause attached)	Exclusions and excess as per terrorism clause.
Bursting or overflowing of water tanks, apparatus and pipes	-
Leakage from automatic sprinkler installations	<p>Caused by</p> <ol style="list-style-type: none"> Temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or Temporary or permanent dispossession of your home by unlawful occupation by any person.
Theft within 7 days from the occurrence of and proximately caused by any of the above insured events.	<p>If it is</p> <ol style="list-style-type: none"> Any article or thing outside your home, or Any article or thing attached from the outside of the outer walls or the roof of your home, unless securely mounted.



Sum Insured

For Home Building:

The maximum amount paid under this policy is the sum insured which is based on the prevailing cost of construction of the home building at the policy commencement date as declared by the owner and accepted by HDFC ERGO. Premium is calculated with reference to the amount of sum insured.

If the owner has purchased an annual policy, the sum insured will be automatically increased each day by an amount representing $\frac{1}{365}$ th of 10% of sum insured at the policy commencement date.

If the owner has purchased a policy of more than one-year duration, the sum insured will automatically increase each year by 10% for home building cover without additional premium for a maximum of 100% of the sum insured at policy commencement date. There will be no additional premium for this increase.

For Home Contents:

The maximum amount that will be paid under this policy is the sum insured as shown in the policy schedule.

The policy has inbuilt cover for general contents of the owners home equal to 20% of the sum insured for home building subject to a maximum of ₹ 10 lakhs (Rupees ten lakh) if the owner has opted for both home building and home contents cover. The owner can choose a higher sum insured by declaring it in the proposal form and paying additional premium

In case of only home contents cover, the owner has to declare sum insured for general contents.

The sum insured chosen for general contents must be enough to cover the cost of replacement of that item/s.

When HDFC ERGO pays the owner the full sum insured for any cover or any item covered, the policy ends to that extent. Except this, the insurance cover will be maintained up to the full sum insured throughout the policy period. The owner needs to pay only the proportionate additional premium. This will ensure that the home building and its contents remain insured throughout

Who can buy this policy?

Owner or a tenant of the home building and liable for insurance

What can be the policy duration?

Policy duration can be of one year or more than that but cannot exceed 10 years

The Home Building Cover

This cover can be purchased for home i.e. building, flat, apartment, duplex apartment, bungalow or any dwelling place. Fittings and fixtures are included. Additional structures like garages, domestic outhouses for residence, compound walls, fences, gates, retaining walls and internal roads, parking space, water tanks for residence are also covered.

Who can purchase this cover?

1. Owner of the structure
2. Occupied the home as purchaser under an agreement of sale
3. Authorized occupier of the home
4. Structure occupied by a tenant, a licensee or employee of an organization
5. Tenant under an agreement in writing and liable for insurance
6. Residential use

Sum Insured for the cover:

The sum insured for the home building cover shall be equal to the cost of construction of the home building including fittings and fixtures at the policy commencement date.

The rate of cost of construction is the prevailing rate of cost of construction of the home building at the policy commencement date as declared by the owner and accepted by HDFC ERGO.

No Underinsurance:

Underinsurance does not apply to the policy which is a very special feature of this policy. Thus, if the sum insured calculated on the basis of the information that the owner has provided us is less than the actual value at risk, the difference will not affect the amount HDFC ERGO pays.

In Built Covers:

- A. Up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
- B. Up to 2% of the claim amount for reasonable costs of removing debris from the site.

The Home Contents Cover

Contents covered:

General contents that are usual in any home i.e., furniture and fittings, television sets, telephones, electronic items, antennas, water storage equipment, air conditioners, kitchen equipment and other household items.

One can pay additional premium and purchase cover for valuable contents, like jewellery, silverware, paintings, works of art, valuable carpets, antique items, curios, paintings.

Some contents are not covered, like bullion or unset precious stones, manuscripts, vehicles, explosive substances

Sum Insured:

The policy has an in-built cover for general contents for the home equal to 20% of the sum insured for home building cover subject to a maximum of ₹10 lakh (Rupees ten lakh) if opted for both home building and home contents cover.

In case of only home contents cover, sum insured for general contents needs to be declared.

The sum insured chosen must be bought to cover the cost of replacement of the contents on the purchase the policy.

Who can purchase this cover?

1. Owner of the articles or things
2. Purchased the articles or things under installment or hire purchase system or on lease
3. Owner is responsible for the articles or the things as a part of written contract of employment
4. Tenant, lessee, licensee, or employee



Optional Covers



Cover for Valuable Contents

On Agreed Value Basis (under Home Contents Cover): Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover



Personal Accident Cover:

If the insured peril causing damage to the Home Building and/or Contents also results in the death of either the owner or his / her spouse, HDFC ERGO will pay compensation of ₹ 5 Lakh per person

In-Built Covers:

The policy also pays for the following expenses



Cost of repairs



Loss of Rent and Rent for alternative accommodation



Act of Terrorism



Architect's, Surveyor's, Consulting engineer's fees - up to 5% of claim amount



Costs of clearing debris - up to 2% of claim amount



Exclusions

- Any deliberate, willful or intentional act or omission, or of anyone on the owners behalf, or with his connivance
- War, invasion, act of foreign enemy hostilities or war-like operations, civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power
- 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
- 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
- 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
- Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances, unless otherwise expressly stated in the policy
- Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event
- Loss or damage to any Insured Property removed from Your Home to any other place
- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever
- Any reduction in market value of any Insured Property after its repair or reinstatement
- 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 later renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement
- Costs, fees or expenses for preparing any claim



Claims:

In the event of loss of an insured event the company must be informed immediately.

Our contact details are as follows:



Call Centre

022-6234 6234 / 021-6234 6234



E-mail at

care@hdfcergo.com



Address

HDFC ERGO General Insurance Co. Ltd.
Corporate Claims Department 6th Floor, Leela Business Park,
Andheri Kurla Road, Andheri (E), Mumbai – 400059

Why HDFC ERGO?



Trust of 1.5+ Crore Happy Customers®



24 x 7 Customer Servicing in 10 Languages



Quick & Hassle-free Claim Settlement



Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

