

Comparison with other alternatives

HDFC ERGO - Bharat Griha Raksha Plus- Long Term		Other Products			
Covers Home Building & Home Contents against perils listed down-					
Covers	Base Offering	Other Covers	Home Insurance: Multi year	Bharat Griha Raksha	Home Shield
All Risk					✓
Fire	✓	✓	✓	✓	
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		✓	✓	✓	
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.)		✓	✓	✓	
Missile testing operations		✓	✓	✓	
Riot, Strikes, Malicious Damages		✓	✓	✓	



Bursting or overflowing of water tanks, apparatus and pipes,		✓	✓	✓	
Leakage from automatic sprinkler installations.		✓	✓	✓	
Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.		✓	✓	✓	
Acts of terrorism (Coverage as per Terrorism Clause attached)			✓	✓	
Burglary and Housebreaking			✓		✓
Tenure	Up to 30 years	Up to 30 years	Up to 5 years	Up to 10 years	Up to 5 years