

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD.

# BHARAT GRIHA RAKSHA POLICY

*Embrace Peace, Secure Memories:  
Your Home, Protected by Bharat Griha Raksha*



Allianz 

*Caringly yours*

CIN: U66010PN2000PLC015329 / UIN: XXXXXXXXXXXXXXXX

## ■ Who Can Buy the Policy?

- **Building** - Owner or tenant or licensee or employee and are liable for insurance
- **Content** - Owner, or purchased under instalment / hire purchase, or on lease or responsible under contact of employment

## ■ What Are The Key Benefits Of This Policy?

- Single policy offering risk coverage for Home building, contents, valuables and personal accident
- Annual or long term policy up to 10 years
- Cover for 14 insured events
- Long term cover for contents
- Inbuilt auto escalation 10% for building SI
- Sum insured on RIV basis for building and replacement basis for general content

## ■ What is covered?

- Fire,
- Explosion or Implosion,
- Lightning,
- Earthquake,
- Volcanic eruption, or other like 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,
- Missile testing operations,
- Riot, Strikes, Malicious Damages, Acts of terrorism,
- 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.),
- Bursting or overflowing of water tanks, apparatus and pipes,
- Leakage from automatic sprinkler installations,
- Theft with in 7days of occurrence of an insured peril.

## ■ Inbuilt covers:

- Home contents automatically cover for 20% of building SI max up to 10lacs
- Architect, surveyor, consulting engineer fees 5% & debris removal cost 2% of claim amount
- Loss of rent & rent for alternate accommodation
- Escalation for Home Building Cover:

- a. Long-Term Policy: 10% per annum for a maximum of 100% of SI at the Policy Commencement Date
- b. Annual Policy: Each day automatic increase of amount representing 1/365th of 10% of SI at the Policy Commencement date

#### ■ **Optional covers for additional protection:**

- Cover for Valuable Contents on Agreed Value Basis
- Personal Accident cover (Accidental Death) for insured and spouse Rs 5lacs per person due to insured perils causing damage to home building or contents.
- Accidental damage cover
- EMI protection cover
- Snow Damage cover

#### ■ **Basis of Fixing Sum Insured:**

Home Building and Contents shall be insured on Reinstatement/Replacement value basis

- For Home(residential) structure including Fittings and Fixtures Carpet Area of the structure in square meters X Rate of Cost of Construction at the Commencement Date (The Rate of Cost of Construction is the prevailing rate of cost of construction of Home Building at the Policy Commencement Date as declared by Insured and accepted by Insurer and shown in the Policy schedule.)
- For Valuable Contents-Sum insured on Agreed Value Basis shall be available on declaration of the details and submission of a Valuation Certificate

#### ■ **What is the Policy tenure:**

- Policies are for 1 for more years, upto a maximum of 10 years.

#### ■ **What Is Not Covered In The Policy?**

- Deliberate, wilful or intentional act
- War, invasion, war-like operations
- Ionising radiation
- Property is missing or has been mislaid
- Consequential or indirect loss or damage
- Pollution or contamination
- Costs, fees or expenses for preparing any claim
- Addition, extension, or alteration to your building more than 10% of its carpet area
- Exclusion of electrical / electronic items against breakdown.

#### ■ **CLAIMS PROCESS**

1. Call our Toll Free No. 1-800-225858 (for for BSNL/MTNL lines only) or 1-800-1025858 (for Bharti users - mobile / landline) or 020-30305858
2. Submit the completely filled claim form at the nearest Bajaj Allianz General Insurance Office.



BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.  
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA, PUNE - 411006.  
IRDA REG NO.: 113.



FOR ANY QUERY (TOLL FREE)  
1800-209-0144 /1800-209-5858



[www.bajajallianz.com](http://www.bajajallianz.com)



[bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in)

For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

CIN: U66010PN2000PLC015329 / UIN: XXXX

ADCODE

Policy holders can download Caringly Yours app for one -touch access Available on:  