



HDFC ERGO's Bharat Griha Raksha

Bharat Griha Raksha provides coverage for home building against fire and allied perils for a maximum tenure for 10 years.

❖ **Coverages**

- Fire
- Explosion/Implosion
- Lighting
- Earthquake, Volcanic eruption, or other convulsion of nature
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- Subsidence, Rockslide, Landslide
- Bush Fire, Forest Fire, Jungle Fire
- Impact Damage of any kind
- Missile testing operation
- Riot, Strike, Malicious Damage
- Bursting or overflowing of water tanks, apparatus and pipes
- Leakage from automatic sprinkler
- Theft within 7 days from the occurrence of and proximately cause by any of the above insured event.

(For entire list of coverages kindly visit www.hdfcergo.com and refer HDFC ERGO's Bharat Griha Raksha policy wording)

❖ **Inbuilt cover**

- Terrorism
- Loss of Rent
- Rent for alternate accommodation
- Debris removal clearance – up to 2% of claim amount
- Architect, Surveyor and consultant engineer fee up to 5% of claim amount

❖ **Key features**

- No restriction on Sum Insured
- Waiver of under-insurance
- Auto escalation @10% every year
- Structure sum insured covered on Cost of Construction i.e Cost of construction * Carpet Area = Agreed value

❖ **Exclusions**

- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel
- Loss or damage to any Insured Property removed from Your Home to any other place.
- Pollution or contamination

(For entire list of exclusions kindly visit www.hdfcergo.com and refer HDFC ERGO's Bharat Griha Raksha policy wording)

❖ **Excess**

- Nil fire excess. Terrorism excess shall be applicable