

Product write up

BGR

The **Tata AIG Bharat Griha Raksha Policy** gives Insurance Cover to Your Home Building, and Home Contents, that is, articles or things in Your Home. Under this policy, We agree to pay You for the loss You suffer when unexpected events cause physical loss, damage or destruction of the building of Your home, and articles or things in it.

Key benefit

This Policy gives three types of covers:

- a. **Home Building Cover** for the building structure of Your home.
- b. **Home Contents Cover** for the articles or things in Your home. 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 (Rupees Ten Lakh) unless you opt for a higher Sum Insured for Home Contents and declare the details.

(At least one of the above 2 covers is compulsory)

- c. **Optional Cover:** The following optional covers are available under the policy on payment of additional premium:

- i. **Cover for Valuable Contents on Agreed Value Basis:** Valuable Contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover.
- ii. **Personal Accident Cover:** If the insured peril causes damage to Your Home Building and/or Contents, also results in the death of either You or Your spouse, a compensation of Rs 5 Lakh (Rupees Five Lakh) per person would be payable.