

**Bajaj Allianz General Insurance Company Limited**  
Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113  
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006  
UIN: IRDAN113RP0004V01202324

**FLEXI HOME SHIELD**

**POLICY / GROUP POLICY WORDINGS**

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**You** chose this **Policy/Group Policy** and applied to **Us** for insurance covers of **Your** choice, by **Yourself** or through the **Group Manager**. **You** paid **Us** the **Premium** and gave **Us** information about **Yourself**, **Your Home Building**, **Home Contents** and/or **Common Contents** or authorized the **Group Manager** for paying the **Premium**/providing the information of **You**, **Your Home Building**, **Home Contents** and/or **Common Contents** to **Us** on **Your** behalf. Based on **Your** confirmation that the information provided by **You / Group Manager** on **Your** behalf, is true and correct, and in return of accepting the **Premium** **You** have paid **Us**/ paid by the **Group Manager** on **Your** behalf **We** promise to provide **You** insurance covers as stated in this **Policy/Group Policy** document and the **Policy Schedule/ Certificate of Insurance** attached to it.

### **CLAUSE A - THIS POLICY/GROUP POLICY AND THE INSURANCE CONTRACT**

1. **Your Policy:** This **Flexi Home Shield** is a contract between **You** and **Us** based on the terms and conditions as stated in the following documents:
  - a. This **Policy/Group Policy** document,
  - b. The **Policy Schedule/Certificate of Insurance** attached to this **Policy/Group Policy** document,
  - c. Any **Endorsement** attached to and forming part of this **Policy/Group Policy** document,
  - d. Any Optional Extensions/Add-on to this **Policy/Group Policy** that **You** may have purchased from **Us**,
  - e. The proposals and all declarations made by **You** or on **Your** behalf.
  
2. **To whom this Policy/Group Policy is issued and what it covers:**
  - a. This **Policy** when issued to individual person/entity/organization and covers **You** and/or **Your Home Building** and/or **Home Contents** as mentioned in the **Policy Schedule**.  
**Note:** Whenever Individual **Policy** is issued to Co-Operative Housing Society (CHSL), insurance cover under this **Policy** shall be available for **Home Building** and/or **Common Contents** up to the specified **Sum Insured** and there shall be no insurance coverage for **Home Contents/ General Contents**.
  - b. This **Group Policy** when issued to a **Group** covers **Your Home Building** and/or **Home Contents / Common Contents** as mentioned in the **Certificate of Insurance**.  
**Note:**
    - i. Whenever this **Group Policy** is issued to Co-Operative Housing Society (CHSL), Where CHSL is acting as a **Group Manager** and Individual dwellings (**Insured Beneficiary**) are covered, insurance cover under this **Group Policy** shall be available for **Home Building** and/or **General Contents** up to the specified **Sum Insured**.
    - ii. Whenever this **Group Policy** is issued to a **Group Manager** covering multiple CHSL (as **Insured Beneficiary**), insurance cover under this **Group Policy** shall be available for **Home Building / Common Contents** up to the specified **Sum Insured** and there shall be no insurance coverage for **Home Contents/ General Contents**
  - c. If more than one person/institute is **Insured** under this **Policy/ Certificate of Insurance**, each of **You** is a joint holder. Any notice or letter **We** give to any one of **You** will be considered as given to all of **You**. Any request, statement, representation, claim or action of any one of **You** will bind all of **You** as if made by all of **You**.
  - d. If **You** have mortgaged, pledged or hypothecated **Your Home Building, Home Contents or Common Contents** with a **Bank**, the **Policy Schedule/ Certificate of Insurance** will show an 'Agreed **Bank Clause**' and the name of such **Bank**. The terms and conditions of this arrangement will be added to this **Policy/ Certificate of Insurance** as an additional clause.
  
3. **The Policy Schedule/ Certificate of Insurance:** The **Policy Schedule/ Certificate of Insurance** is an important document about **Your** insurance cover. It contains:
  - a. **Your** details,
  - b. the **Policy/ Group Policy/ Certificate of Insurance** number, **Policy Period/ Group Policy Period/ Cover Period**,
  - c. the description of **Your Insured Property**,

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- d. the total **Sum Insured**, the **Sum Insured** for each cover or item, any limits, **Sub Limits** or **Franchise** and Basis of **Sum Insured** Opted.
  - e. any **Endorsements** attaching to or forming part thereof either on the effective date or during the **Policy Period/ Cover Period**.
  - f. the optional **Insured Events** including Optional Cover opted under the **Policy Schedule/ Certificate of Insurance**,
  - g. the **Premium You** have paid to cover these **Insured Events** (not applicable where **Premium** is not borne by **You**),
  - h. other important and relevant aspects and information.
4. **Special meaning of certain words:** Words stated in the table below have a special meaning throughout this **Policy/ Group Policy**, the **Policy Schedule/ Certificate of Insurance** and **Endorsements**. These words with special meaning are stated in the **Policy/Group Policy** with the first letter in capitals and marked as Bold.

Word /s	Specific meaning	*Applicable To Group/ Individual Policy?
<b>Agreed Value</b>	An amount agreed between <b>You</b> and <b>Us</b> at the <b>Commencement Date of Policy/ Certificate of Insurance</b>	<b>Individual and Group</b>
<b>Bank</b>	A Bank or any financial institution	<b>Individual and Group</b>
<b>Certificate of Insurance</b>	Means the document issued by the <b>Company</b> to the <b>Insured Beneficiary</b> under the Terms and Conditions of <b>Group Policy</b> detailing <b>Your</b> details and of <b>Your</b> insurance cover, as described in Clause A (3) of this <b>Group Policy</b> .	<b>Group</b>
<b>Commencement Date</b>	It is the date and time from which the insurance cover under this <b>Policy/Group Policy</b> begins. It is shown in the <b>Policy Schedule/Certificate of Insurance</b> .	<b>Individual and Group</b>
<b>Common Contents</b>	Means the common contents owned by the Co-Operative Housing Society (CHSL) stored, installed or lying within the common premises of the <b>Home Building</b> .	<b>Individual and Group</b>
<b>Cover Period</b>	Means the period commencing from the <b>Commencement Date</b> and time as shown in the <b>Certificate of Insurance</b> and terminating at midnight on the expiry date as shown in the <b>Certificate of Insurance</b> or on the termination of or the cancellation of insurance as provided for in Clause F (III) of this <b>Group Policy</b> , whichever is earlier. The <b>Insured Beneficiary</b> shall be covered under the <b>Group Policy</b> during this period.	<b>Group</b>
<b>Endorsement</b>	A written amendment to the <b>Policy/ Certificate of Insurance / Group Policy</b> that <b>We</b> make anytime during the <b>Policy Period/Cover Period</b> or at the time of proposal (additions, deletions, modifications, exclusions or conditions of an insurance <b>Policy/ Group Policy/ Certificate of Insurance</b> ) which may change the terms or scope of the original <b>Policy/Group Policy/ Certificate of Insurance</b> .	<b>Individual and Group</b>
<b>Excess/ Deductible</b>	It is the amount that <b>You</b> must bear in each and every claim before <b>We</b> become liable to pay.	<b>Individual and Group</b>
<b>Franchise</b>	Means a limit specified in the <b>Policy Schedule / Certificate of Insurance</b> below which no claim shall be admissible under the	<b>Individual and Group</b>

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	<b>Policy/Group Policy.</b> Any claim which exceeds the franchise limit shall only be admissible under this <b>Policy/Group Policy</b> .	
<b>General Contents</b>	Means the contents of household use in <b>Your Home Building</b> , e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.	<b>Individual and Group</b>
<b>Group Manager/ Group Policy Holder</b>	Organization or Legal Entity (whose name is mentioned in <b>Master Policy Schedule</b> ), which has taken the <b>Group Policy</b> on behalf of all <b>Insured Beneficiaries</b> .	<b>Group</b>
<b>Group Policy/ Master Policy</b>	Means the Proposal, <b>Group Policy Schedule</b> , <b>Certificate of Insurance</b> along with terms and conditions of this <b>Group Policy</b> Wordings, and any <b>Endorsements</b> attaching to and/or forming part thereof either at the commencement or any time thereafter.	<b>Group</b>
<b>Group Policy Period</b>	Means period of one year as mentioned in the respective <b>Group Policy Schedule</b> during which <b>Certificate of Insurance</b> will be issued to <b>Insured Beneficiary/ies</b> .	<b>Group</b>
<b>Group Policy Schedule / Master Policy Schedule</b>	Means the schedule and parts thereof issued by the <b>Insurer</b> to <b>Group Manager</b> and any annexure to it read with <b>Endorsements</b> , if any, read with respective <b>Certificate of Insurance</b> which are forming part of the <b>Group Policy</b> .	<b>Group</b>
<b>Home Building</b>	Means <b>Your</b> building consisting of a residential and/or commercial unit as described in detail in Clause C (2) of this <b>Policy/Group Policy</b> .	<b>Individual and Group</b>
<b>Home Contents</b>	Those articles or things in <b>Home Building</b> that are not permanently attached or fixed to the structure of <b>Home Building</b> . Home Contents may consist of <b>General Contents</b> and/or <b>Valuable Contents</b> .	<b>Individual and Group</b>
<b>Insured Beneficiary</b>	Shall mean individual members enrolled under the <b>Group Policy</b> by the <b>Group Manager</b> and whose <b>Insured Property</b> is covered under the <b>Group Policy</b> as per the terms and conditions of <b>Group Policy</b> and <b>Certificate of Insurance</b> .	<b>Group</b>
<b>Insured Event/s</b>	Means events, for which insurance coverage is provided, which are specified in Clause B.	<b>Individual and Group</b>
<b>Insured Property</b>	<b>Home Building</b> , <b>Home Contents</b> ( <b>General Contents</b> and/or <b>Valuable Contents</b> ), <b>Common Contents</b> or any item of property covered by this <b>Policy/Group Policy</b> .	<b>Individual and Group</b>
<b>Kutcha Construction</b>	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.	<b>Individual and Group</b>
<b>Market Value</b>	<b>Market Value</b> means new <b>Replacement/Reinstatement Value</b> minus depreciation reckoned as on the date of loss.	<b>Individual and Group</b>
<b>Partial Loss</b>	Any loss other than <b>Total Loss</b> .	<b>Individual and Group</b>
<b>Policy</b>	Means the Proposal, the <b>Policy Schedule</b> along with terms and conditions of this Policy Wordings, and any <b>Endorsements</b> attaching to and/or forming part thereof either at the commencement or during the <b>Policy Period</b> .	<b>Individual</b>

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<b>Policy Period</b>	Means the period commencing from the effective date and time as shown in the <b>Policy Schedule</b> and terminating at Midnight on the expiry date as shown in the <b>Policy Schedule</b> or on the termination of or the cancellation of insurance as provided for in Clause F (III) of this <b>Policy</b> , whichever is earlier.	<b>Individual</b>
<b>Policy Schedule</b>	The document accompanying and forming part of the <b>Policy</b> that gives <b>Your</b> details and of <b>Your</b> insurance cover, as described in Clause A (3) of this <b>Policy</b> .	<b>Individual</b>
<b>Premium</b>	Means the amount <b>You</b> pay <b>Us</b> for this insurance. The <b>Policy Schedule/ Group Policy/ Certificate of Insurance</b> (as applicable) shows the amount of <b>Premium</b> for the <b>Policy Period/ Group Policy Period /Cover Period</b> and all other taxes and levies.	<b>Individual and Group</b>
<b>Pucca Construction</b>	Construction other than <b>Kutcha Construction</b> .	<b>Individual and Group</b>
<b>Reinstatement/ Replacement Value</b>	This is the amount at which the <b>Insured Property</b> can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that <b>Insured Property</b> to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.	<b>Individual and Group</b>
<b>Spouse</b>	<b>Your</b> wife or husband.	<b>Individual and Group</b>
<b>Sub Limit</b>	Means a limit as applicable and specified in the <b>Policy Schedule/ Certificate of Insurance</b> under respective covers and/or optional extensions and which is within and forms part of, and is not in addition to, the <b>Sum Insured</b> .	<b>Individual and Group</b>
<b>Sum Insured</b>	The amount shown as <b>Sum Insured</b> in the <b>Policy Schedule/ Certificate of Insurance</b> which represents <b>Our</b> maximum liability for each cover or part of cover and for each loss and in aggregate, as applicable	<b>Individual and Group</b>
<b>Total Loss</b>	A situation where the <b>Insured Property</b> or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing is more than 75% of the <b>Sum Insured</b> for that item or in total.	<b>Individual and Group</b>
<b>Valuable Contents</b>	Valuable Contents of <b>Your Home Building</b> consist of items such as jewellery, silverware, paintings, works of art, antique items, curios, utensils of precious metals and items of similar nature.	<b>Individual and Group</b>
<b>Waiting Period</b>	Means the amount of time (starting from the <b>Commencement Date</b> and time) an <b>Insured</b> must wait before the coverage comes into effect. The <b>Insured</b> will not receive benefits for claims filed during the waiting period. Note: Waiting Period shall apply only at first inception of <b>Policy/Certificate of Insurance</b> and shall not be applicable for subsequent renewals.	<b>Individual and Group</b>
<b>We, Us, Our, Insurer, Company</b>	The Bajaj Allianz General Insurance Company Ltd that has provided Insurance Cover under this <b>Policy/ Group Policy</b> of the Company.	<b>Individual and Group</b>
<b>You, Your, Insured, Yourself</b>	means the person/organization/entity named in the <b>Policy Schedule/Certificate of Insurance</b>	<b>Individual and Group</b>

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	<b>Note-</b> In case of a <b>Group Policy</b> , reference to Insured/You/Your/Yourself in this document shall be read as <b>Insured Beneficiary</b> named in the <b>Certificate of Insurance</b> for the purpose of this document.	
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\* **Group Policy** is a **Policy** issued to **Group Manager** (as per IRDAI **Group** Guidelines) under which individual **Certificates of Insurance** are issued to **Insured Beneficiaries**.

### CLAUSE B - INSURED EVENTS

**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/Cover Period** as opted and specified in the **Policy Schedule/ Certificate of Insurance**.

Any reference to **Insured Event** in this document shall mean the **Insured Event** specified in the **Policy Schedule/ Certificate of Insurance** which has been opted by **You** on payment of suitable **Premium** and for which **You** shall be indemnified for under this **Policy/Group Policy**.

The group of **Insured Events** available are given in Column A and those not covered in respect of these events are given in Column B.

Sr. No	Column A	Column B
	<b>We</b> cover physical loss or damage, or destruction caused to the <b>Insured Property</b> by	<b>We</b> do not cover any loss or damage, or destruction caused to the <b>Insured Property</b>
	<b>Group 1</b>	
1.1	Fire, Bush Fire, Forest Fire, Jungle Fire and Smoke	caused by a. burning of <b>Insured Property</b> by order of any Public Authority.
1.2	Explosion or Implosion	-
1.3	Lightning	-
1.4	Bursting or overflowing of water tanks, apparatus and pipes,	-
1.5	Missile testing operations & Aircraft Damage	loss, destruction or damage caused by pressure waves
1.6	Subsidence of the land on which <b>Your Home Building</b> 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.
1.7	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 and like.)	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by <b>Insured</b> or their employee while acting in the course of employment



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1.8	Leakage from automatic sprinkler installations.	a. repairs or alterations in <b>Your Home Building</b> or in the Building in which <b>Your</b> home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to <b>You</b> .
1.9	Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of any Building by unlawful occupation by any person.
<b>Group 2</b>		
2.1	Earthquake, volcanic eruption, or other convulsions of nature	-
<b>Group 3</b>		
3.1	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
<b>Group 4</b>		
4.1	Acts of terrorism  (Coverage as per Terrorism Clause attached.)	Exclusion as per Terrorism Clause attached.
<b>Group 5</b>		
5.1	Theft within 7 ( seven) days from the occurrence of and proximately caused by any of the above <b>Insured Events</b> as opted	if it is a. of any article or thing outside <b>Your Home Building</b> , b. or any article or thing attached from the outside of the outer walls or the roof of <b>Your Home Building</b> , unless securely mounted.

### **CLAUSE C - HOME BUILDING COVER**

#### **1. What We cover**

**We** cover physical loss or damage, or destruction of **Your Home Building** because of any **Insured Event** as opted and stated in the **Policy Schedule / Certificate of Insurance** subject to the exclusions stated in Clause E of this **Policy/Group Policy** and subject to all terms and conditions of this **Policy/ Group Policy**.

#### **2. Building**

##### **2.1 Home Building (applicable for Policy/Group Policy issued to other than CHSL)**

- a. **Your Home Building** is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.

**Your Home Building includes**

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- i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
- ii. the following 'additional structures' if they are on the same site, and are used as part of **Your Home Building**:
  - garage, domestic out-houses used for residence, parking spaces or areas, if any
  - compound walls, fences, gates, retaining walls and internal roads, etc.
  - verandah or porch and the like,
  - septic tanks, bio-gas plants, fixed water storage units or tanks,
  - solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in **General Contents** Cover,
- iii. any other structure shown in the **Policy Schedule/Certificate of Insurance**.
- b. **Home Building** does not include **Home Contents** and **Common Contents**.
- c. **We** will pay only if **Home Building** is used for the purpose of residence of **Yourself** and **Your** family, or of **Your** tenant, licensee or employee.
- d. **We** will not pay if
  - i. **Home Building** is used as a holiday home, or for lodging and boarding, or
  - ii. **Home Building** or any part of **Home Building** is used for purposes other than residential except where it is used both for **Your** residence and for the purposes of earning **Your** livelihood if **You** are self-employed or **You** have shifted **Your** office to **Home Building** for a temporary period due to lockdown or closure of **Your** office ordered by a public authority
- e. **Basis of Sum Insured**
  - **Reinstatement Value**
  - **Market Value**
  - **Agreed Value**

## 2.2 Home Building

### 2.2.1. Applicable for Individual Policy issued to CHSL or for Group Policy where multiple CHSL are covered as Insured Beneficiary by Group Manager

- a. **Your Home Building** is a building consisting of
  - residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.
  - commercial space situated within CHSL premises, such as Shop, Club House, Restaurant, Café, Food Joints, Clinic, Hospital, School, Mall, Gymnasium, Common Spaces and Offices etc. as specified in Schedule and accordingly the definition of **Home Building** shall be construed/interpreted.

#### **Your Home Building includes**

- i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
- ii. the following 'additional structures' if they are on the same site, and are used as part of **Your Home Building**:
  - garage, domestic out-houses used for residence, parking spaces or areas, if any
  - compound walls, fences, gates, retaining walls and internal roads, etc.
  - verandah or porch and the like,
  - septic tanks, bio-gas plants, fixed water storage units or tanks,
  - solar panels, wind turbines and air conditioning systems, central heating systems, gensets, lifts and the like, if not included in **Common Contents** Cover,
- iii. any other structure shown in the **Policy Schedule/Certificate of Insurance**.
- b. **Home Building** does not include **Home Contents** and **Common Contents**.
- c. **Basis of Sum Insured**
  - **Reinstatement Value**
  - **Market Value**

### 2.2.2. Applicable for Group Policy issued to CHSL where CHSL is acting as a Group Manager



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Where CHSL is acting as a **Group Manager** and Individual Dwellings in CHSL are covered under the **Certificate of Insurance** as **Insured Beneficiary**, then **Home Building** shall have the same meaning as provided under 2.1 above.

### Restoration of Sum Insured Applicable to Clause - C 2.1 and 2.2 Herein above :

Except as stated in **Clause F (III) (D) (c)** of this **Policy/Group Policy** or unless otherwise specifically stated in the **Policy Schedule/Certificate of Insurance**, the insurance cover will at all times be maintained during the **Policy Period/Cover Period** to the full extent of the respective **Sum Insured**. This means that after **We** have paid for any loss, the **Policy/Certificate of Insurance** shall be restored to the full original amount of **Sum Insured**. **You** must pay to **Us** proportionate **Premium** for the unexpired **Policy Period/Cover Period** from the date of loss. **We** can also deduct this **Premium** from the net admissible claim that **We** must pay **You**.

Notwithstanding the above, the **Sum Insured** shall stand reduced by the amount of loss in case **You**, immediately on occurrence of the loss, exercise **Your** option not to restore the **Sum Insured**.

### 3. What We pay

If **Your Home Building** is physically damaged or destroyed, subject to the terms, conditions, stipulations, exclusions of this **Policy/Group Policy**, **We** will pay **You** as follows:

#### 3.1 Partial Loss

##### a) In case of Reinstatement Value Settlement

- **We** will reimburse to **You** the cost of repairs to the extent required to bring **Your Home Building** to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.

##### b) In case of Market Value Settlement

- **We** will reimburse to **You** the actual cost of repairs, less depreciation at the rate of 2.5% per year or part thereof not exceeding 75% in the aggregate, depending on the age of "**Your Home Building**" provided also that **Our** liability shall in no case exceed the **Sum Insured** stated in the **Policy Schedule/Certificate of Insurance**.

##### c) In case of Agreed Value Settlement

- **We** will reimburse to **You** the cost of repairs to the extent required to bring **Home Building** to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.

Note:

- i. If only an additional structure is destroyed, **We** shall indemnify **You** not exceeding the **Sum Insured** of such additional structure.
- ii. The maximum **We** will pay for all items together is the **Sum Insured** shown in the **Policy Schedule/Certificate of Insurance** for **Home Building** Cover. If the **Policy Schedule/Certificate of Insurance** shows any limit for any item, such limit is the maximum **We** will pay for that item.

#### 3.2 Total Loss

##### a) In case of Reinstatement Value Settlement

- If **Home Building** is a **Total Loss**, **We** will pay **You** for
  - i. The **Reinstatement Value** of **Home Building**.
  - ii. New Reconstruction of **Home Building** on the same site, or another site. If **You** reconstruct **Home Building** on another site, **We** will not pay **You** more than what **We** would pay to reconstruct on the same site.
  - iii. **Reinstatement** using standard material readily available and in common use for similar type of Building.

##### b) In case of Market Value Settlement

- If **Your Home Building** is a **Total Loss**, **We** will reimburse to **You** the cost of construction on the date of loss on the same site of **Your Home Building** of the same kind or type but not superior to or more extensive than **Your Home Building** when new as on the date of loss less depreciation at the rate of 2.5 % per year or part there of not exceeding 75% in the aggregate, depending on the age of

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“Your Home Building” but not exceeding the **Sum Insured** stated in the **Policy Schedule/ Certificate of Insurance**

**c) In case of Agreed Value Settlement**

- If **Home Building** is a **Total Loss**, **We** will pay **You** for
  - i. The **Reinstatement/Replacement Value** of **Home Building** on **Agreed Value** basis.
  - ii. Reconstruction of **Home Building** on the same site, or another site. For New reconstruction of **Home Building at another site**, **We** will not pay **You** more than what **We** would pay to reconstruct on the same site.
  - iii. **Reinstatement** using standard material readily available and in common use for similar type of Building.
  - iv. The **Insured** may opt not to exercise his right to reconstruct or reinstate the damaged **Home Building** or retain the damaged **Home Building** and instead opts to abandon **Home Building** to the **Insurer** including vesting in the **Insurer** all rights of the **Insured** appurtenant thereto including the right to reconstruct the same, in which case the amount payable shall be the **Sum Insured** indicated in the **Policy Schedule/Certificate of Insurance**.
- d) **You** must commence the repairs or **Reinstatement** within a reasonable time after the date of the damage or destruction. **You** must complete the repairs or **Reinstatement** within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as **We** may allow in writing.
- e) If **You** fail to start the work of the repairs or **Reinstatement** within reasonable time, or to complete the repairs or **Reinstatement** within time **We** will pay **Your** claim based on the **Market Value** of **Home Building**
- f) **We** will pay the **Market Value** of **Home Building** at the time it is a **Total Loss** irrespective of **You** having opted the cover on **Reinstatement Value** basis/ **Market Value**, but not more than the relevant **Sum Insured**,
  - i. if **Home Building** cannot be reinstated/ repaired or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
  - ii. if **You** do not wish to repair/reinstate **Home Building**.

NOTE: In any claim, **We** will not pay more than the relevant **Sum Insured**.

### **CLAUSE D - CONTENTS COVER**

**1. What We cover:**

**We** cover the physical loss or damage to or destruction of the **General Contents** or **Common Contents** of **Your Home Building** caused by an **Insured Event** as opted and stated in the **Policy Schedule/ Certificate of Insurance** subject to the exclusions stated in Clause E of this **Policy/Group Policy** and subject to all terms and conditions of this **Policy/ Group Policy**. **Valuable Contents** of **Your Home Building** are not covered under this **Policy/ Group Policy** unless **You** have purchased the optional cover for the **Valuable Contents**.

**2. Contents**

**2.1 General Contents**

- a. **Basis of Sum Insured**
  - Reinstatement Value
  - Market Value
- b. The **Sum Insured** for the **General Contents** Cover is shown in the **Policy Schedule/Certificate of Insurance** and will be the maximum amount payable in the event the **General Contents** are destroyed/lost completely.
- c. The **Policy/Group Policy** has a built-in cover for the **General Contents** equal to 20% of the **Sum Insured** for **Home Building** Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) provided **You** have opted for both **Home Building** and **General Contents** cover. If **You** choose to have a higher **Sum Insured** for **General Contents**, **You** have to declare the **Sum Insured** in the Proposal Form and pay additional **Premium**.

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- d. If **You** have purchased only **General Contents** Cover, **You** have to declare the **Sum Insured** for the **General Contents** in the Proposal Form.
- e. The **Sum Insured** **You** have chosen for **General Contents** must be enough to cover the cost of Replacement of the **General Contents**.
- f. If **You** want to cover the **Valuable Contents** in **Your Home Building**, **You** must separately opt for the Optional Cover.

### 2.2 Common Contents –

- a. **Basis of Sum Insured**
  - Reinstatement Value
  - Market Value
- b. The **Sum Insured** for the **Common Contents** Cover is shown in the **Policy Schedule/Certificate of Insurance** and will be the maximum amount payable in the event the **Common Contents** are destroyed/lost completely.
- c. The **Sum Insured** **You** have chosen for **Common Contents** must be enough to cover the cost of Replacement of the **Common Contents**.

### Restoration of Sum Insured Applicable to Clause – D 2.1 and 2.2 Herein Above:

Except as stated in **Clause F (III) (D) (c)** of this **Policy/ Group Policy** or unless otherwise specifically stated in the **Policy Schedule/Certificate of Insurance**, the insurance cover will at all times be maintained during the **Policy Period/Cover Period** to the full extent of the respective **Sum Insured**. This means that after **We** have paid for any loss, the **Policy/Certificate of Insurance** shall be restored to the full original amount of **Sum Insured**. **You** must pay to **Us** proportionate **Premium** for the unexpired **Policy Period/Cover Period** from the date of loss. **We** can also deduct this **Premium** from the net claim that **We** must pay **You**. Notwithstanding the above, the **Sum Insured** shall stand reduced by the amount of loss in case **You**, immediately on occurrence of the loss, exercise **Your** option not to restore the **Sum Insured**.

### 3. What We pay

#### 3.1. Partial Loss: General Contents / Common Contents:

- a) **In case of Reinstatement Value Settlement**
  - **We** will reimburse to **You** the cost of repairs to the extent required to bring that **Insured Property** to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
- b) **In case of Market Value Settlement**
  - Basis of loss settlement for **General Contents/ Common Contents** shall be on the **Replacement Value** of the **Insured Property** as new as on the date of loss adjusted for betterment, wear and tear and depreciation. **Replacement Value** shall mean the cost of **Replacement** of the **Insured Property** as new.

Note: The maximum **We** will pay for **General Contents /Common Contents** is the **Sum Insured** shown in the **Policy Schedule/Certificate of Insurance** for **General Contents/ Common Content** Cover. If the **Policy Schedule/Certificate of Insurance** shows any limit for any item, or category or groups of items, such limit is the maximum **We** will pay for that item.

#### 3.2. Total Loss: General Contents/ Common Contents:

- a) **In case of Reinstatement Value Settlement**
  - If **General Content/ Common Contents** is a **Total Loss**, **We** will pay **You** for the **Reinstatement/Replacement Value** of the **General Content / Common Contents**
- b) **In case of Market Value Settlement**
  - Basis of loss settlement for **General Contents/ Common Contents** shall be on the **Replacement Value** of the **Insured Property** as new as on the date of loss adjusted for betterment, wear and tear and depreciation. **Replacement Value** shall mean the cost of **Replacement** of the **Insured Property** as new.

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Depreciation shall be applicable as shown below (Unless specifically revised by **Us** and mentioned in the **Policy Schedule**):

- For **General Contents/ Common Contents** excluding Electronic Equipment and Portable Electronic Equipment

Age of the General Content / Common Contents	Depreciation Percentage
Up to 1 Year	10%
1 to 2 Year	20%
2 to 3 Year	40%
3 to 5 Year	50%
More than 5 Year	60%

- For Electronic Equipment and Portable Electronic Equipment

Age of the General Content / Common Contents	Depreciation Percentage
Up to 6 months	15%
Up to 1 Year	25%
Up to 2 Year	50%
Up to 3 Year	70%
More than 3 Year	75%

### **CLAUSE E - EXCLUSIONS (WHAT WE DO NOT COVER) FOR ALL COVERS UNDER THIS POLICY/GROUP POLICY**

**We** do not cover losses and expenses for any loss or damage or destruction of the **Insured Property** that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. i. **Excess** as stated in the **Policy Schedule/ Certificate of Insurance**  
 ii. For terrorism risk the **Excess** shall be as per the clause attached to this **Policy/ Group Policy**.
2. Any claim arising out of loss or damage to the **Insured Property** during the **Waiting Period** as specified in the **Policy Schedule/Certificate of Insurance**.
3. Any disease the World Health Organisation declares as a public health emergency of international concern or notes as a pandemic.
4. Any loss or damage directly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any electronic system.
5. Depreciation where cover is opted on **Market Value** basis.
6. **Your** deliberate, wilful or intentional act or omission, or of anyone on **Your** behalf, or with **Your** connivance.
7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
8. 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.
9. 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.
10. 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 (Lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed unless specifically covered under optional extensions on payment of additional **Premium**.

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11. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the **Policy/Group Policy** unless specifically covered under optional extensions on payment of additional **Premium**.
12. Loss of any **Insured Property** which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
13. Loss or damage to any **Insured Property** removed from **Home Building** to any other place.
14. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
15. Any reduction in **Market Value** of any **Insured Property** after its repair or **Reinstatement**.
16. Costs, fees or expenses for preparing any claim unless specifically covered under optional extensions on payment of additional **Premium**.
17. Any loss or damage arising out of Optional **Insured Event** under Clause B not opted by **You**.

### **CLAUSE F – CONDITIONS**

#### **(I) Your Obligations**

1. **Make true and full disclosure in the proposal and related documents**
  - a. **You** have a duty of disclosure to tell **Us** everything **You** know, or could reasonably be expected to know, that is relevant to **Us** for deciding whether to give **You** insurance cover and on what terms. **You** owe this duty to disclose such relevant material information even if **We** have not specifically asked for it. This duty extends to any information or declaration given by anyone else on **Your** behalf.
  - b. **We** have agreed to give **You** insurance cover entirely on the basis of the information **You**, or anyone on **Your** behalf, have given **Us** in the proposal, statements and other declarations and documents (in writing or electronic) about **Yourself**, **Your** family, **Home Building**, **Home Contents /Common Contents**. The correct and complete information **You** give is the basis of **Our** contract with **You**. **Our** promise to pay is conditional upon the truth of these statements and on the assumption that **You**, or anyone on **Your** behalf, has not withheld any material information about **Yourself**, **Your** family, **Home Building**, **Home Contents/Common Contents**.
2. **Obligation to take care: You must:**
  - a. keep **Home Building**, **Home Contents/Common Contents** in good condition and well maintained, **You** must ensure that the structure of **Home Building** does not have any faults or defects that are visible and material that will aggravate loss or damage to the **Home Building** on account of **Insured Event**.
  - b. take care to prevent theft, loss or damage to **Home Building**, **Home Contents/Common Contents**, and
  - c. ensure that unauthorized persons do not occupy **Home Building**.
3. **Inform change in circumstances: You must inform Us immediately if**
  - a. **You** change **Your** address,
  - b. **You** make any addition, alteration, extension to the structure of **Home Building**,
  - c. **You** let out **Home Building**, or **Home Building** will no longer be solely occupied by **You**,
  - d. **You** change the use of **Home Building**.
4. **Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Home Building, Home Contents and/or Common Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any Insured Property affected by the Insured Event. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.**



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### 5. Make true statements and full disclosure in the claim and related documents

**You** must also give true and full information in **Your** claim and submit true documents. If **You** give any false information or document in the claim, or if **You** withhold any information or document (written or electronic), **We** have a right to refuse payment of **Your** claim. **We** may also cancel **Your Policy/Group Policy/Certificate of Insurance**.

### (II) Renewal of Policy

1. End of **Policy**: This **Policy/ Certificate of Insurance** will expire at the end of the **Policy Period/ Cover Period**.
2. Application for renewal: If **You** wish to renew the **Policy/ Certificate of Insurance**, **You** must apply for renewal before the end of the **Policy Period/ Cover Period** and pay the required **Premium** amount.
3. Renewal is not automatic: **We** may seek relevant information from **You** for the purpose of renewal. **We** can reject **Your Policy/Group Policy** renewal only on grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation on **Your** part.
4. On renewal, the benefits provided under the **Policy** and/or terms and conditions of the **Policy** including **Premium** rate may be subject to change.

### (III) Cancellation and Termination of Policy

#### A) Cancellation by Us (Applicable to Individual Policy):

- a. **We** may cancel the **Policy/Group Policy/ Certificate of Insurance** by giving **You** at least 15 days written notice, and if no claim has been made then **We** shall refund a pro-rata **Premium** for unexpired **Policy Period/ Cover Period**. Under normal circumstances, **Policy** will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or **Your** non-cooperation.
- b. In case of **Total Loss** of **Your Home Building** in a long term **Policy/Group Policy** where **You** have decided not to reinstate **Your Home Building** in favour of a cash settlement of **Your** claim, **We** will cancel the **Policy/Certificate of Insurance** for the remaining duration of the **Policy Period/Cover Period**. In such a case **We** shall refund the proportionate **Premium** for the unexpired **Policy** years after grossing up the **Premium**, paid by **You**, towards long term discount, if any.

#### B) Cancellation by the Insured (Applicable to Individual Policy):

The **Policy** may be cancelled by **You** at any time by giving at least 15 days written notice to the **Company** provided there has been no Claim made under the **Policy**, the **Company** will refund **Premium** according to the **Company's** short- period cancellation scale rated as mentioned below.

Annual Short Period Cancellation Scale	
Cancellation Period (Days)	Refund Amount as percentage of Annual Premium amount (excluding GST)
Up to 7 days	100%
8 to 270 days	Pro Rata
271 to 365 days	0%

Note: No refund shall be applicable in case of Short Term **Policies** issued for a period less than one year. However, if the **Policy** is renewed/re-aligned for a period of one year, **We** shall refund the **Premium** on pro-rata basis.

#### **Policy issued for the Period of more than 1 year, the following method shall be applied:**

- (i) If the request for cancellation is received in First Year, the apportioned **Premium** for subsequent years will be refunded in full and for refund of **Premium** of First Year, the annual short period



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cancellation scale as mentioned hereinabove will be applied on the apportioned First Year **Premium**.

- (ii) If the request for cancellation is received in subsequent year(s)
  - a. the apportioned **Premium** for the completed years of the **Policy Period** will be retained in full,
  - b. the annual short period cancellation scale as mentioned in hereinabove F III (B) will be applicable for the refund of apportioned **Premium** of the ongoing **Policy** year,
  - c. Apportioned **Premium** for the remaining unutilized years of the **Policy Period** to be refunded in full.

Note: No **Premium** refund shall be made in respect of **Policy** on which Claim has been lodged by the **Insured** or a person on behalf of the **Insured**, whether such Claim was admitted or repudiated.

### C) Cancellation by the Group Manager (Applicable to Group Policy):

#### C.1. Cancellation of **Group Policy/Certificate of Insurance** by **Group /Master Policy Holder** (where **Premium** is borne by the **Group /Master Policy Holder**)

1. During the **Group Policy Period** of the **Master Policy**, the **Group /Master Policy Holder** may cancel the **Master Policy/Certificate of Insurance** at any time by giving at least 15 days written notice to the **Company** and also intimating the same to the **Insured Beneficiary**.
2. The **Certificate of Insurance** may be cancelled by the **Group /Master Policy Holder** as under:
 

The **Certificate of Insurance** may be cancelled by the **Group /Master Policy Holder** in which case the **Company** will refund the **Premium** to the **Group /Master Policy Holder** on a pro-rata basis by reference to the risk undertaken as provided in the respective **Certificates of Insurance** till effective date of such termination, subject however to a minimum retention of 25% of **Premium** mentioned in the **Certificate of Insurance** or Rs.100 per **Certificate of Insurance** whichever is higher (unless otherwise specifically agreed and specified in **Group Policy Schedule**) in respect of those **Certificates of Insurance** on which no claim has been lodged.
3. No refund of **Premium** shall be due on cancellation of **Certificate of Insurance** if a claim has been made by the **Insured Beneficiary**, whether such Claim was admitted or repudiated.
4. For the avoidance of doubt, the **Company** shall remain liable for any claim that was made prior to the effective date of cancellation of **Certificate of Insurance**.
5. **Certificate of Insurance** issued on a short term basis for a **Cover Period** less than one year cannot be cancelled.

#### C.2. Cancellation of **Group Policy/ Certificate of Insurance** by **Group /Master Policy Holder** (where **Premium** is borne by the **Insured Beneficiary**)

1. The **Group Policy/Certificate of Insurance** may be cancelled on behalf of the **Insured Beneficiary** by the **Group /Master Policy Holder** by sending fifteen (15) day's notice to the **Insurer** by registered letter.
2. **Certificate of Insurance** issued on a short term basis for a **Cover Period** less than one year cannot be cancelled
3. The **Group Policy/Certificate of Insurance** may be cancelled by the **Group/Master Policy Holder** as under:
 

The **Group Policy/ Certificate of Insurance** may be cancelled by the **Group/Master Policy Holder** in which case the **Company** will refund the **Premium** to the **Master Policy Holder** or **Insured Beneficiary** (as per the terms of **Certificate of Insurance**) on a pro-rata basis by reference to the risk undertaken as provided in the respective **Certificates of Insurance** till effective date of such termination, subject however to a minimum retention of 25% of **Premium** mentioned in the **Certificate of Insurance** or Rs.100 per **Certificate of Insurance** whichever is higher-(unless otherwise specifically agreed and specified in **Group Policy Schedule**), in respect of those **Certificates of Insurance** on which no claim has been lodged.
4. No refund of **Premium** shall be due on cancellation of **Certificate of Insurance** if a claim has been made by the **Insured Beneficiary**, whether such Claim was admitted or repudiated.

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5. For the avoidance of doubt, the **Company** shall remain liable for any claim that was made prior to the effective date of cancellation of **Certificate of Insurance**.

#### **C.3. Effect of Cancellation of Group/Master Policy by the Group Manager :**

From the effective date of cancellation or termination of this **Group Policy/Certificate of Insurance** at the instance of **Group Manager**:

1. In respect of **Certificate of Insurance**, the **Company** shall remain obligated to indemnify the **Insured Beneficiary**, under & during the risk **Cover Period** of **Certificate of Insurance**, for Claim(s), if any, as per Terms and Conditions of **Certificate of Insurance** read with this **Group Policy** where such Claim is made before or after the date of cancellation or termination of this **Group Policy/ Certificate of Insurance** subject to the condition that before the date of cancellation or termination the respective **Insured Beneficiary** [claimant] was enrolled under the **Group Policy** as per the provisions of this **Group Policy** and the Claim, if any, is made for the Claim arising during the risk **Cover Period** as specified in the **Certificate of Insurance**, subject however to all other Terms and Conditions;
2. The **Group/Master Policy Holder** would continue to be responsible for facilitating the claim for coverage provided prior to date of termination to the full extent of the risk **Cover Period** provided to the **Insured Beneficiary** under **Certificate of Insurance**.
3. **We** shall not be obligated to indemnify the **Insured Beneficiary** for the **Cover Period** for amounts where such right to payment accrued after the date of cancellation or termination of this **Group Policy** if the **Insured Beneficiary** was enrolled by the **Group Manager/Insured** after the date of termination of the **Group Policy**; and
4. Subject to all other terms and conditions, the **Company** shall continue to have an obligation to indemnify the **Insured Beneficiary** for amounts where such right to payment accrued before the date of cancellation or termination of this **Group Policy/ Certificate of Insurance**; and
5. The **Company** and the **Insured** shall remain liable under the terms and conditions of this **Group Policy** to fulfil the obligations that have accrued at the date of cancellation or termination of this **Group Policy/Certificate of Insurance**;

#### **D) Automatic termination of the Policy/Group Policy**

This **Policy/Group Policy** will automatically end in the following cases:

- a. **Destruction of Home Building:** This **Policy/ Certificate of Insurance** will automatically end 7 (seven) days after **Home Building** collapses or is destroyed by reason other than any **Insured Event**. If a separable part of **Home Building**, or any additional structure falls down or is destroyed by reason other than any **Insured Event**, the covers will end for such part or additional structure.
- b. **You** can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. **We** may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.
- c. **Exhaustion of Sum Insured:** If **Home Building**, or any additional structure, or any item of **Home Contents/Common Contents** (as applicable), is lost, destroyed or stolen, or is a **Total Loss**, and **We** pay **You** the **Sum Insured** for such items as specified in **Policy Schedule/Certificate of Insurance**, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the **Sum Insured** is reinstated by paying additional **Premium**. If **We** pay the total **Sum Insured** for any claim, this **Policy/ Certificate of Insurance** will end.
- d. **Change of use of Home Building, Home Contents or Common Contents:**  
 The **Policy/ Certificate of Insurance** will end
  - i. if **You** change the use of **Home Building** from insured use to any other purpose, or
  - ii. if **You** use any item of **Home Contents** for use that is not personal.
  - iii. If **You** use any item of **Common Content** for personal use.
- e. **Sale of Home Building, Home Contents / Common Content:** This **Policy/ Certificate of Insurance** will end when **You** sell, surrender or release **Your** interest in **Home Building, Home Contents / Common Content**, or **Your** interest in **Home Building, Home Contents /Common Content** comes to an end. The **Policy/Group Policy** will end to the extent any additional structure of **Home Building** or item of **Home Contents/Common Contents** if **You** sell, surrender or

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- relinquish/release **Your** interest in such additional structure or item of **Home Content/ Common Contents**, or **Your** interest in these ends.
- f. **Effect of death:** In the event of the unfortunate death of the **Insured/Insured Beneficiary** during the **Policy Period/Cover Period**, **Home Building** Cover and the **General Contents** Cover that **You** have purchased will continue for the benefit of **Your** legal representative/s during the **Policy Period/Cover Period** subject to all the terms and conditions of this **Policy/Group Policy**.
  - g. **Policy** not invalidated: The **Policy/ Certificate of Insurance** is not invalidated:
    - i. by transfer of **Your** interest in the **Policy/ Certificate of Insurance** by operation of law, if that occurs during the **Policy Period/ Cover Period**. **We** can continue this **Policy/ Certificate of Insurance** on same or modified terms in favour of **Your** legal representatives if they apply for this purpose within 30 days of such transfer;
    - ii. by any act, omission, or alteration unknown to **You**, or beyond **Your** control, that increases the risk of loss or damage, if **You** give notice to **Us** immediately when **You** become aware of the act, omission or alteration, and pay additional **Premium** if required; or
    - iii. if **You** carry out repairs, maintenance work or minor alterations in the **Insured Property**.
  - h. On the expiry date of **Policy Period/ Cover Period** as mentioned in the **Policy Schedule/ Certificate of Insurance**.
  - i. On the effective date of cancellation of **Policy/ Certificate of Insurance** or the date from which the **Insured** is no longer member of the **Group** of the **Group Policy Holder**.

### (IV) Claims Procedure

If **You** suffer a loss because of an **Insured Event**, **You** must make a claim for **Your** financial loss at **Your** cost. The procedure for making a claim is given below. These include things that **You** must do, and that **You** must not do. It is important to comply with these to ensure that it does not prejudice **Your** claim in any manner.

#### 1. Immediate notice to Us

- a. As soon as any physical loss or damage occurs to **Your Home Building, Home Contents** or **Common Contents** due to an **Insured Event**, **You** must immediately give notice to **Us** of the loss or damage. This is necessary for **Us** to survey/ investigate the loss or damage, as may be required.
- b. **You** can give notice to any of **Our** offices or call-centres.
- c. **You** must state in this notice
  - i. the **Policy** Number/ **Group Policy** Number/ **Certificate of Insurance** Number,
  - ii. **Your** name,
  - iii. details of report to the police that **You** made,
  - iv. details of report to any Authority that **You** made,
  - v. details of the **Insured Event**,
  - vi. a brief statement of the loss,
  - vii. particulars of any other insurance of **Your Home Building, Your Home Contents** or **Common Contents**,
  - viii. details of loss or damage under any Optional Cover or Add-ons,
  - ix. submit photographs of loss or physical damage, wherever possible.

#### 2. Steps to prevent loss and damage

- a. **You** must take all reasonable steps to prevent further loss or damage to **Your Home Building, Home Contents / Common Contents**.
- b. Until **We** have inspected **Your Home Building, Home Contents and Common Contents**, and have given **Our** consent,
  - i. **You** must not sell, give away or dispose of any damaged items of any **Home Contents/Common Contents/property** for which **You** are making a claim;
  - ii. **You** must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
  - iii. **You** must not carry out repairs, unless such repairs are urgent and **You** cannot contact **Us**.

#### 3. Immediate notice to Authorities

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- a. As soon as any loss or damage occurs to the **Insured Property**, **You** must give immediate report to appropriate legal authorities. For example, **You** must report to the fire brigade of the local authority and the police if there is damage by Fire/ Explosion / Implosion or Lightning. In case of subsidence /landslide/rockslide, **You** must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, **You** must inform the police. If there is a theft within 7 (seven) days following an **Insured Event** **You** must inform the police.
- b. **We** may, but not necessarily, waive this condition if **We** are satisfied that by reason of extreme hardship it was not possible for **You** or any other person on **Your** behalf to give such report.

### 4. Submit claim

- a. Claim form:
  - i. **You** must submit **Your** claim in **Our** claim form at the earliest opportunity, but within 30 days from the date **You** first notice the loss or damage. The claim form is available in any of **Our** branches, and on **Our** web-site.
  - ii. **You** must state in **Your** claim the details of any other insurance policy that covers the damage or loss for which **You** have filed **Your** claim, whether **You** have purchased such other insurance, or someone else has purchased it for **You**.
- b. **We** shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If **We** disclaim liability for a claim **You** have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.
- c. On receipt of the all required information/ documents that are relevant and necessary for the claim, as the case may be, the **Company** shall within a period of 30 days offer a settlement of the claim to the **Insured**. If the **Company**, for any reasons to be recorded writing and communicated to **Insured**, decides to reject a claim under the **Policy/Group Policy**, it shall do so within a period of 30 days from the receipt of the last relevant and necessary document.
- d. In the event the claim is not settled within 30 days as stipulated above, the **Insurer** shall be liable to pay interest at a rate, which is 2% above the **Bank** rate from the date of receipt of last relevant and necessary document from the **Insured** /claimant by **Insurer** till the date of actual payment

### 5. Establish loss

- a. **You** must prove that the **Insured Event** has occurred, and the extent of physical loss or damage **You** have suffered with full details.
- b. When **We** request,
  - i. **You** must support **Your** claim for **Your Home Building, Home Contents/Common Contents** with plans, specification books, vouchers, invoices pertaining to costs incurred by **You** for reconstruction/replacement/repairs.
  - ii. **You** must allow **Us**, **Our** officers, surveyors or representatives to inspect the loss or damage to **Your Home Building, Home Contents/Common Contents**, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
  - iii. **You** must give **Us** authority to see the relevant records and get information about the Event and **Your** loss from the police or any other authority.  
**You** must give **Us** when **We** request any additional information/documents that **We** require for verifying **Your** claim.
- c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.

### 6. Fraudulent claim

- If **You**, or anyone on **Your** behalf, make a false or fraudulent claim , or support a claim with any false or fraudulent statement or documents:
- i. **We** will not pay the claim,

## Bajaj Allianz General Insurance Company Limited

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- ii. **We** can cancel the **Policy/Certificate of Insurance/ Group Policy**: in such a case, **You** will lose all benefits under this **Policy/Certificate of Insurance/Group Policy** and **Premium** that **You** have paid will be forfeited by **Us**, and
  - iii. **We** can also inform the police, and start legal proceedings against **You**.
7. **Other insurance**
- a. If **You** have any other policy with **Us** or any other Insurance **Company** (taken by **You** or by anyone else for **You**) covering in whole or in part any claim that **You** have made under this **Policy/Certificate of Insurance/ Group Policy**, **You** have a right to ask for settlement of **Your** claim under any of these policies.
  - b. If **You** choose to claim under this **Policy/Certificate of Insurance/Group Policy** from **Us**, **We** will settle **Your** claim within the limits and the terms and conditions of this **Policy/Group Policy**.
  - c. After **We** pay the amount under **Your** claim, **We** have the right to ask for contribution from the Insurers that have given **You** the other policies.
  - d. **We** will ensure that **Our** actions do not impose any liability on **You**.
8. **Our rights relating to Insured Property**
- We** must investigate/survey that **Your** claim is covered by this **Policy/Group Policy**. For this purpose, **We** will give **You** notice and request **Your** cooperation as follows:
- a. **We** and **Our** representatives will visit **Your** premises, inspect the **Insured Property**
  - b. **We** will ask **You** to give to **Us** any items of the **Home Contents/Common Contents** for the purposes examination, testing, or any other investigation,
  - c. **We** will dispose of or deal with or sell any item of the **Home Contents /r Common Contents** for which loss **We** have paid completely.
  - d. **We** will ensure that **Our** actions will not impose any liability on **You**
9. **Recovery action by Us**
- a. When **We** accept and pay **Your** claim under the **Policy/Group Policy**, **We** can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to **Your Home Building, Home Contents or Common Contents**. **You** must give authority to **Us** to take such action and exercise this right effectively, when **We** request **You**, whether before or after making payment of **Your** claim. **You** must give all information, cooperation, assistance and help for this purpose. **You** must not do anything which will prejudice **Our** right. **We** can do this
    - i. without seeking **Your** consent,
    - ii. in **Your** name, and
    - iii. whether or not **Your** loss has been fully compensated.
  - b. Any amount **We** recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount **We** have paid or must pay to **You**. **We** will pay **You** any balance.
  - c. **You** can start legal proceedings against any person who has caused the loss or damage only with **Our** prior consent, and on conditions that **We** will impose. **You** must not compromise or settle any claim against such person without **Our** consent. If **You** recover any amount from such person, **You** must return to **Us** the amount **We** have paid for **Your** claim. **We** can take over the conduct of legal proceedings that **You** have started and continue the proceedings in **Your** name.

### **CLAUSE G - CHANGES TO COVERS**

- a. **You** can choose to make changes to the covers of this **Policy/ Group Policy** as may be permitted by **Us**, or increase or reduce any **Sum Insured**. **You** must make a proposal or request for any change. It will be effective only after **We** have accepted **Your** proposal, and **You** have paid the additional **Premium**, where applicable, subject to any **Waiting Period** and/or any limitation being followed due to any impending or ongoing event or accident.
- b. This **Policy** (including the **Policy Schedule** along with terms and conditions of this **Policy** Wordings, the proposal, declarations and **Endorsements**) consists of the entire contract between **You** and **Us**.



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**Group Policy** including Proposal, **Group Policy Schedule**, **Certificate of Insurance** along with terms and conditions of this **Group Policy** Wordings, and any **Endorsements** attaching to and/or forming part thereof either at the commencement or during the **Group Policy Period/Cover Period** consists of the entire contract between **You** and **Us**.

### **CLAUSE H - UNDERINSURANCE (NOT APPLICABLE TO INSURED PROPERTY COVERED ON AGREED VALUE):**

1. Where cover is opted on **Reinstatement Value/ Market Value** basis, the **Sum Insured** for each item of **Insured Property** must be sufficient to pay for **Reinstatement/Replacement/ Market Value** (as Opted) of that **Insured Property** on the date of loss. If the **Reinstatement/Replacement Value/ Market Value** of the **Insured Property**, in totality, is more than the **Sum Insured**, except to the extent waived in Clause H (3) of this **Policy/Group Policy**, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that **We** will pay for **Your** claim.
2. Every item of **Insured Property** is subject to this condition separately.
3. Under this Flexi Home Shield **Policy/Group Policy**, **We** will waive underinsurance up to XX% as specified in the **Policy Schedule/ Certificate of Insurance**.
4. If at the time of damage the **Sum Insured** applicable to the relevant **Home Buildings, Home Contents/Common Content** is less than (100- XX)% of the value at risk, **You** will be responsible for the difference and **You** will bear a proportionate share of the loss.
5. Underinsurance will not apply to **Insured Property** covered on **Agreed Value** Basis.

NOTE: The cost for **Reinstatement** of additions made to **Insured Property** during the **Policy Period/Cover Period** will be reckoned from the date of addition.

### **CLAUSE I - OTHER DETAILS**

1. **Notices**
  - a. **We** will send any notice, letter or communication in writing to **You** at **Your** address mentioned in the **Policy Schedule/Certificate of Insurance**, and to **Your** email address that **You** have registered with **Us**.
  - b. **You** will send any notice, letter, intimation or communication in writing to **Us** at **Our** branch office where **You** purchased this **Policy/Group Policy**. **You** can also send it at the address mentioned in the **Policy Schedule/Certificate of Insurance**.
2. **Nomination for this Policy**  
**You** can nominate a person to receive the claim amount under this **Policy/Group Policy** in the event of **Your** death. **You** can make such nomination at the time **You** take the **Policy/Group Policy**, or later. **You** can also change the nomination at any time. **You** can make the nomination on **Our** nomination form available in **Our** office or from **Our** website: [www.bajajallianz.com](http://www.bajajallianz.com)
3. **Applicable law and jurisdiction**  
 This **Policy/Group Policy** will be subject to the laws of India, and to the jurisdiction of courts in India.
4. **Dispute Resolution**  
 (Applicable only in cases where this Policy is issued under Commercial Lines of Business)  
 "The Insurer and Insured may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this Policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

Note :

1. Wherever this Policy is issued under retail lines of business, Arbitration clause shall not be applicable.
2. Arbitration clause shall not be applicable in case of Policies issued under commercial lines of business where Insured has specifically consented for no arbitration clause and no arbitration terms have been annexed to the Policy Schedule/Policy.



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**CLAUSE J - GRIEVANCES**

If **You** have a grievance about any matter relating to the **Policy/Group Policy**, or **Our** decision on any matter, or the claim, **You** can address **Your** grievance as follows:

1. **Our Grievance Redressal Officer**

**You** can send **Your** grievance in writing by post or email to **Our** Grievance Redressal Officer at the following address:

Address including email

Customer Care Cell

Bajaj Allianz General Insurance Co. Ltd

Bajaj Allianz House, Airport Road, Yerawada, Pune 411 006

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

2. **Consumer Affairs Department of IRDAI**

a. In case it is not resolved within 15 days or if **You** are unhappy with the resolution **You** can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number **155255 (or) 1800 4254 732** or sending an e-mail to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in). **You** can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering **Your** complaint at [igms.irda.gov.in](http://igms.irda.gov.in).

b. **You** can send a letter to IRDAI with **Your** complaint on a Complaint Registration Form available by clicking here. **You** must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.

c. **You** can visit the portal <http://www.policyholder.gov.in> for more details.

3. **Insurance Ombudsman**

**You** can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of **Our** Offices.

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

#### NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office (Union Territory, District)
<b>AHMEDABAD -</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 – 25501201 /02 /05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu
<b>BENGALURU -</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka.
<b>BHOPAL -</b> Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, “Jeevan Shikha”, 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh Chhattisgarh.
<b>BHUBANESHWAR –</b> Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 – 2596461 / 2596455 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Orissa.
<b>CHANDIGARH -</b> Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 – 4646394 / 2706468 Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.
<b>CHENNAI -</b> Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)

Office Details	Jurisdiction of Office (Union Territory, District)
<b>DELHI –</b> Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
<b>GUWAHATI -</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>HYDERABAD -</b> Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
<b>JAIPUR -</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 –2740363 / 2740798 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>	Rajasthan.
<b>ERNAKULAM –</b> Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G. Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
<b>KOLKATA –</b> Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<b>LUCKNOW –</b> Insurance Ombudsman Office of the Insurance Ombudsman,	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow,

Office Details	Jurisdiction of Office (Union Territory, District)
6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>	Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar..
<b>MUMBAI -</b> Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
<b>NOIDA -</b> Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanishramnagar, Saharanpur.
<b>PATNA -</b> Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>	Bihar, Jharkhand.
<b>PUNE -</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 24471175 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

"List of Ombudsman offices established by the Central Government for redressal of grievance are also available at  
<https://www.cioins.co.in/Ombudsman>

**Note: Address and contact number of Governing Body of Insurance Council:**

Council for Insurance Ombudsmen,  
3rd Floor, Jeevan Seva Annexe,  
S. V. Road, Santacruz (W),  
Mumbai - 400 054.

**E-mail:** [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)

Tel: 022 -69038800/69038812

Website: <https://www.cioins.co.in>

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**CLAUSE K - INFORMATION ABOUT US**

Bajaj Allianz General Insurance Company Limited [BAGIC] is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of Bajaj. Over a period of very short time the Company has earned a reputation of being a "Customer First Company".

Bajaj Allianz House, Airport Road, Yerawada, Pune-411006

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

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

Customer Service

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**STANDARD SPECIAL CLAUSE**

**AGREED BANK CLAUSE**

If **You** have mortgaged, hypothecated or created any security over **Your Home** or any of **Home Contents/Common Contents** in favour of a **Bank**, and the **Bank** has an interest in the **Policy/Group Policy**, the name of such **Bank** will also be shown in the **Policy Schedule/Certificate of Insurance** under the title 'Agreed **Bank Clause**'. If **You** choose to add the name of such **Bank** at any time during the **Policy Period/Cover Period**, this will be shown as an **Endorsement**.

Under this Clause **You** agree as follows:

- i. **We** shall pay to the **Bank** the entire amount that **We** are liable to pay under this **Policy/Group Policy**. Such **Bank** will receive it for its own demand, and as agent for any other person interested in the amount.
- ii. When **We** pay the amount to the **Bank**, **Our** liability under this **Policy/Group Policy** will be discharged, and will be binding on all of **You** and all persons named as the **Insured**.
- iii. Any notice or communication **We** make to the **Bank** under the provisions of this **Policy** shall be sufficient notice or communication to **You**.
- iv. Any settlement or compromise that **We** make with the **Bank** will be binding on **You** and all persons named as the **Insured**. However, such settlement or compromise will not affect the rights of the **Bank** to recover any amount from **You** or any other person.
- v. If **You** make any change in the use of **Your Home** or sell or transfer the **Insured Property**, such actions will not prejudice the interest of the **Bank** under the **Policy/Group Policy** and this clause, unless the condition has been broken by the **Bank** or its employees.
- vi. If **You** commit any act or omission that will increase the risk, the insurance cover will not be invalidated. However, the **Bank** shall notify **Us** of any change or ownership, or alterations and increase in risks as soon they become known to the **Bank**, and shall pay additional **Premium** from the time of such change.
- vii. When **We** pay the amount to the **Bank**, **We** will become legally and automatically subrogated to all rights of the **Bank** to the extent of such payment. This will not impair or prejudice the rights of the **Bank** to recover any amount from **You** or any other person.

**N.B: The Bank shall mean the first named Financial Institution/Bank named in the Policy/Certificate of Insurance.**



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**TERRORISM DAMAGE COVER ENDORSEMENT (APPLICABLE ONLY WHERE TERRORISM IS OPTED UNDER INSURED EVENT)**

**Insuring Clause**

Subject otherwise to the terms, exclusions, provisions, and conditions contained in the **Policy/Group Policy**, it is hereby agreed and declared that Notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this **Policy/Group Policy** to the Contrary, this **Policy/Group Policy** is extended to cover Physical loss or physical damage occurring during **Policy Period/ Cover Period** caused by an act of terrorism, subject to the exclusions, limit and **Excess** described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government (s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes

This **Terrorism Damage Cover** also includes Loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that if the **Insured** is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this **Policy/ Group Policy** shall be limited only for the **Excess** of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

**EXCLUSION**

Under This cover We shall not be liable to indemnify **You** against any loss of or damage to **Insured Property** caused by any or all of the following

1. Loss by seizure or legal or illegal occupation;
2. Loss or damage caused by:
3. Voluntary abandonment or vacation ,
4. Confiscation , commandeering , nationalization, requisition ,detention, embargo , quarantine , or any result of any order of public or government authority, which deprives the **Insured** of the use or value of its **Insured Property**;
5. Loss or damage arising from acts of contraband or illegal transportation or illegal trade;
6. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment
7. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
8. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
9. Any fine, levy, duty, interest or penalty or cost or compensation/damage and/or other assessment which is incurred by the **Insured** or which is imposed by any court, government agency, public or civil authority or any other person;
10. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic

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weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this **Policy/Group Policy**) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and /or firing mechanism of any weapon or missile;

11. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;
12. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any **Insured Property** hereunder;
13. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
14. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
15. Loss or increased cost as a result of threat or hoax;
16. Loss or damage caused by or arising out of burglary, house breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism;
17. Loss or damage caused by mysterious disappearance or unexplained loss;
18. Loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
19. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

### **LIMIT OF INDEMNITY**

The Limit of indemnity under this cover shall not exceed the Total **Sum Insured** given in the **Policy Schedule/Certificate of Insurance** or INR 15,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by anyone or all insurers shall be INR 15,000,000,000. If the actual aggregate loss suffered at one compound/location is more than 15,000,000,000 the amounts payable under individual policies shall be reduced in proportion to the **Sum Insured** of the policies.

### **EXCESS**

1. **Shops & Residential Risks:** 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000
2. **Non-Industrial Risks:** 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000
3. **Industrial Risks:** 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and maximum of INR 25,000,000

### **CANCELLATION CLAUSE**

Notwithstanding the cancellation provisions relating to the basic insurance **Policy Group Policy /Certificate of Insurance** on which this **Endorsement** is issued, there shall be no refund of **Premium** allowed for cancellation of the terrorism risk insurance during the **Policy Period/ Cover Period** except where such cancellation is done along with the cancellation of the basic **Policy/ Group Policy/ Certificate of Insurance**. Where a **Policy/ Group Policy/ Certificate of Insurance** is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the **Insured**, pro-rate refund of the cancelled **Policy/ Group Policy/ Certificate of Insurance Premium** will be allowed.

If the cancellation is for any other purpose, refund of **Premium** will only be allowed after charging short term scale rates.

Note: The definitions, terms and conditions of main **Policy/ Group Policy** save as modified or endorsed herein shall apply.

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### **EARTHQUAKE FIRE AND SHOCK: ENDORSEMENT**

#### **IF OPTION TO DELETE STFI PERIL IS EXERCISED:**

In consideration of the payment by the **Insured** to the **Company**, it is hereby agreed and declared that notwithstanding anything stated in the exclusions of this **Policy/ Group Policy** to the contrary, this **Policy/ Group Policy** is extended to cover loss or damage (including loss or damage by fire) to any **Insured Property** occasioned by earthquake including Landslide / Rockslide resulting therefrom but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake. Provided always that all the conditions of this **Policy/ Group Policy** shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the **Insured Event** which this **Policy/ Group Policy** extends to include by virtue of this **Endorsement**.

Special Conditions:

1. **Excess:** 5% of each and every claim subject to a minimum of Rs. 10,000/.
2. Extension cover shall be granted only if the entire property in one complex/compound/location covered under the **Policy/ Group Policy** is extended to cover this risk and the **Sum Insured** for this extension is identical to the **Sum Insured** against the risk covered under **Policy/ Group Policy** except for the value of the plinth and foundations of the building (s).
3. Onus of proof: In the event of the **Insured** making any claim for loss or damage under this **Policy/ Group Policy** he must (if so required by the **Company**) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

#### **STFI PERIL IS NOT EXERCISED:**

In consideration of the payment by the **Insured** to the **Company**, it is hereby agreed and declared that notwithstanding anything stated in the exclusions of this **Policy/ Group Policy** to the contrary, this **Policy/ Group Policy** is extended to cover loss or damage (including loss or damage by fire) to any of the **Insured Property** occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom. Provided always that all the conditions of this **Policy/ Group Policy** shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the **Insured Events** which this insurance extends to include by virtue of this **Endorsement**.

Special Conditions:

1. **Excess:** 5% of each and every claim subject to a minimum of Rs. 10,000/.
2. Extension cover shall be granted only if the entire property in one complex/compound/location covered under the **Policy/ Group Policy** is extended to cover this risk and the **Sum Insured** for this extension is identical to the **Sum Insured** against the risk covered under **Policy/ Group Policy** except for the value of the plinth and foundations of the building (s).
3. Onus of proof: In the event of the **Insured** making any claim for loss or damage under this **Policy/ Group Policy** he must (if so required by the **Company**) prove that the loss or damage was occasioned by or through or in consequence of earthquake

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### **CLAUSE L: OPTIONAL COVERS**

If **We** agree to pay **Your** claim for loss or damage to **Insured Property**, **We** will also pay for the following loss or damage and expenses (if opted by **You** and specified in the **Policy Schedule/ Certificate of Insurance**)

#### **1. COVER FOR VALUABLE CONTENTS ON AGREED VALUE BASIS (UNDER HOME CONTENTS COVER):**

In consideration of payment of additional **Premium**, the **Policy/Group Policy** is extended to cover direct physical loss or damage to the **Valuable Contents** described in the **Policy Schedule/Certificate**.

Conditions applicable to this optional cover:

1. For **Valuable Contents**, a value may be agreed upon by **You** and **Us** based on a valuation certificate submitted by **You** and accepted by **Us**. However, **We** shall waive the requirement of valuation certificate if the **Sum Insured** opted for is up to ₹ 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh) unless specifically revised and specified in **Policy Schedule/Certificate of Insurance**.
2. If the **Valuable Contents** of **Your Home Building** are physically damaged by any opted **Insured Event**, **We** will pay the cost of repairing the item/s.
3. If the **Valuable Contents** of **Your Home Building** are a **Total Loss**, **We** will pay the **Sum Insured** shown in the **Policy Schedule/Certificate of Insurance** for the Valuable item/s. If the **Policy Schedule/ Certificate of Insurance** shows any limit for any item, or category or groups of items, such limit is the maximum **We** will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.

Subject otherwise to the terms, exceptions and conditions of the **Policy/Group Policy**.

#### **2. DEATH COVER:**

In consideration of payment of additional **Premium**, it is hereby agreed that in case of an **Insured Event** that caused damages to **Your Home Building** and/or **Home Contents** also results in the unfortunate death of either **You** or **Your Spouse**, **We** will pay compensation as specified in **Policy Schedule/Certificate of Insurance**.

In the event of the unfortunate death of the **Insured**, the Personal Accident cover shall continue for the **Spouse** until expiry of the **Policy/Certificate of Insurance**.

Subject otherwise to the terms, exceptions and conditions of the **Policy/Group Policy**.

#### **3. ACCIDENTAL DAMAGE**

It is hereby agreed and declared that on payment of additional **Premium**, the **Policy/Group Policy** is extended to cover direct physical loss or damage to **Insured Property** under the **Policy/Group Policy**, whilst situated in the **Your Home Building** due to accident from any fortuitous cause subject to the terms, conditions and exclusions herein.

Provided however the **Company's** liability under this cover shall not exceed \_\_\_ of the **Sum Insured** of **Insured Property** in the aggregate.

#### **EXCLUSIONS:**

1. **Deductible** of Rs. \_\_\_ for each and every claim
2. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the **Policy Schedule / Certificate of Insurance**.
3. Loss, destruction or damage to the **Insured Property** premises caused by change of temperature.
4. Loss, destruction or damage to Portable Equipment/ Items and television sets (whether covered or otherwise under **Policy/Group Policy**)
5. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, object made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant etc.) felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anticorrosive lining and parts of similar nature, packing material, parts not

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made of metal (except insulating material) and non-metallic lining or coating or metal parts, unless caused by fire, lightening, riot, strike, malicious damage, storm, tempest, flood and inundation.

6. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
7. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
8. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the **Insured** or its authorized representative.
9. Loss or damage to electrical/ electronic equipment/ items older than 5 years from the date of first purchase as new.

Subject otherwise to all other terms, conditions and exclusions of the **Policy/Group Policy**.

### DEFINITIONS:

1. Portable Equipment/ Items
  - i) Photographic Equipment, Laptops, Mobile Phones, Video Cameras, Telescopes, Musical Instruments, I- Pads, I Pods and items of similar nature.
  - ii) Personal medical devices such as Blood Pressure Machines, Sugar Testing Machines and wearable devices such as Fitness Trackers, Hearing Aids etc.
  - iii) Spectacles & other similar Personal Effects, Drapery, Bags etc.
2. **Deductible** means the amount which shall be borne by the **Insured** in respect of a claim made under the **Policy/Group Policy**. The **Company's** liability to make any payment under the **Policy/Group Policy** is in **Excess** of the **Deductible**.

#### 4. ELECTRICAL / ELECTRONIC APPLIANCE CLAUSE (CAN BE OPTED ONLY WHERE GROUP 1 OF CLAUSE B OPTIONAL INSURED EVENTS IS OPTED FOR SUCH APPLIANCES)

It is hereby agreed and declared that on payment of additional **Premium**, the **Policy/Group Policy** shall be extended to indemnify the **Insured** in respect of loss or damage to "electrical/electronic machine, apparatus, fixture, or fitting" covered under **General Contents/Common Contents**, on account of over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (Lightning included) provided however it should act as a proximate cause of an **Insured Event** under the **Policy/Group Policy**.

In consequence whereof, Exclusion No. (10) of "Clause E - Exclusions (What **We** Do Not Cover) For All Covers" under **Policy/Group Policy** stands deleted.

Subject otherwise to all other terms, conditions and exclusions of the **Policy/Group Policy**.

### EXCLUSION:

1. Any loss or damage to "electrical/electronic machine, apparatus, fixture, or fitting" covered under Contents, on account of over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (Lightning included) which does not result into an **Insured Event** covered under the **Policy/Group Policy**.
2. Damage to any "electrical/electronic machine, apparatus, fixture, or fitting" not covered under Contents.

#### 5. EMI PROTECTION COVER

It is hereby agreed and declared that on payment of additional **Premium**, on operation of any of the opted **Insured Events** under the **Policy/Group Policy**:

- i) Group 1 under Clause B- Optional **Insured Event**;  
and/or
- ii) Group 2 under Clause B- Optional **Insured Event**;  
and/or
- iii) Group 3 under Clause B- Optional **Insured Event**;

which results into a loss admissible under the **Policy/Group Policy**, **Insured** shall be eligible for fixed compensation calculated as below:

[ Benefit/ EMI amount Opted by **Insured**] X [Multiplier Stated in Below Table]



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Group 1/2/3 Damage Ratio to Insured Building	Multiple of Benefit Amount Payable/NO. of EMI
Greater than /equals to 5% and less than 20%	1
Greater than /equals to 20% and less than 50%	2
Greater than /equals to 50% and less than 80%	3
Greater than /equals to 80% and 100%	4

Note: **Insured** with active Home Loan can opt for cover as per his/her EMI amount. **Insured** not having an active Home Loan can opt for a fixed benefit amount as specified in **Policy Schedule/Certificate of Insurance**.

### Exclusions:

1. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
2. Any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the **Insured** or which is imposed by any Financial Institution, court, government agency, public or civil authority or any other person;
3. Market risks including but not limited to home loan interest rate fluctuations

Subject otherwise to all other terms, conditions and exclusions of the **Policy/Group Policy**.

### Definitions:

- 1) EMI means the equated monthly instalment of **Insured's** Home Loan from a **Bank**/ Financial Institution.
- 2) **Bank** means a banking company which transacts the business of banking in India.
- 3) Financial Institution means a non-banking institution as defined under Section 45-I of the Reserve Bank of India Act, 1934.

## 6. SNOW DAMAGE COVER

It is hereby agreed and declared that on payment of additional **Premium**, the **Policy/Group Policy** shall be extended to indemnify the **Insured** towards loss of or damage to:

- a) **Your Home Building** or any part thereof, and/or
- b) **General Contents/Common Contents**

insured under the **Policy/Group Policy**, arising out of collapse/ fall/ displacement/ subsidence of **Your Home Building** due to weight of snow, ice or sleet.

Provided however the **Company's** liability to indemnify the **Insured** shall be limited to a maximum of (2) two such incidences during the **Policy Period**, and in any case not exceeding 30% of the respective **Sum Insured** per incident.

Subject otherwise to all other terms, conditions and exclusions of the **Policy/Group Policy**.

### Exclusions:

1. Loss or damage caused by or arising out of the willful acts or willful gross negligence or fraudulent acts of the **Insured** and/or **Insured's** family members/ employees.
2. Consequential losses of any kind and/or legal liability of any kind.
3. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
4. Loss or damage caused by stains howsoever caused.



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5. Wicker and rattan furniture, Nubuck, suede or exotic leathers, Splitgrain leather hides used in seat cushions, back cushions, or arm areas
6. Fading, colour loss, or colour change and/or Cracking, bubbling and peeling of finish
7. Any loss or damage to Building and/or **General Contents/Common Contents** where there is no collapse/ fall/ displacement/ subsidence of **Your Home Building** due to weight of snow, ice or sleet.

### 7. WAIVER OF INVOLUNTARY IMPROVEMENT/BETTERMENT COST OF THE EQUIPMENT

It is hereby agreed and declared that on payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, in the event of damage to **Insured Property** wherein **Replacement** property of like kind and quality is not obtainable due to technological obsolescence, new property which is as similar as possible to the damaged **Insured Property** and which is capable of performing the same function, shall be deemed to be new property of like kind and quality and in no event shall this be considered as a betterment to the **Insured**.

**We** will also pay the cost of purchasing and installing technologically current equipment which is necessitated by incompatibility between new equipment installed to replace equipment suffering damage and undamaged existing equipment at the same or an interdependent location.

Provided that

1. **We** will be liable only for the amount sufficient to enable **You** to resume operations in substantially the same manner as before the damage
2. **We** will be liable for only the difference between the highest sales value of the undamaged existing equipment at the same or interdependent location and the installed cost of the technologically current equipment.
3. **We** will pay subject to the limit provided for this optional cover in the **Policy Schedule/Certificate of Insurance**.

Should the cost of repair or **Replacement** in spite of the betterment be well within the **Reinstatement Value**, the limit under this optional cover will not trigger.

Subject otherwise to all other terms, conditions, and exclusions of the **Policy/Group Policy**.

### 8. DELIBERATE DAMAGE COVER

It is hereby agreed and declared that on payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, that the **Policy/Group Policy** is hereby extended to cover physical loss to **Insured Property** or expenses incurred by the **Insured**, directly caused by any act or order of any governmental authority acting under the powers vested in them to prevent or mitigate the damage or imminent damage or threat thereof, resulting directly from damage to the **Insured Property**, provided such act of governmental authority has not resulted from lack of due diligence by the **Insured** to prevent or mitigate such hazard or threat, thereof and to any other physical damage.

Consequential losses are however excluded.

The indemnity provided herein shall be subject to the **Sum Insured** as specified in the **Policy Schedule/Certificate of Insurance**.

Subject otherwise to all other terms, conditions, and exclusions of the **Policy/Group Policy**.

### 9. INCIDENTAL COSTS

It is hereby agreed and declared that on payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, if a loss, destruction or damage is payable under the base **Policy/Group Policy** then, **We** will also reimburse the incidental Cost (associated with the damaged **Insured Property**) up to the fixed percentage of admissible claim amount, as specified in the **Policy Schedule/Certificate of Insurance**.

For the purpose of this optional cover while calculating the amount payable under this Cover, **We** will consider the admissible claim amount under the base **Policy/Group Policy** after all applicable deductions and/or before applying **Policy/Group Policy Excess**, if any

Subject otherwise to all other terms, conditions, and exclusions of the **Policy/Group Policy**.

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### 10. IMMEDIATE REPAIRS

It is agreed that in case of loss on account of an **Insured Event**, the **Insured**, if they so elect, may immediately begin repairs or reconstruction, but such work shall at all times be open to supervision by the **Insurer** and in case of dispute as to the cost of repair and/or reconstruction the loss shall be settled in accordance with the terms of this **Policy/Group Policy**, the sole object of this Condition being not to deprive the **Insured** from the use or operating **Insured Property** which may be necessary to their use. Evidence of loss to be photographed and if any damaged items are replaced then same to be preserved for inspection by Surveyor.

**Limit of Liability** – \_\_\_% of each and every loss.

Condition:

It is further noted and agreed that in the event of physical loss or damage to the **Insured Property**, the **Insured**, at their sole discretion, shall have the option to accept repair or **Replacement** terms as offered by the Original Equipment Manufacturer (OEM) regardless of any other terms offered from other suppliers, manufacturers or fabricators. Provided always that the difference between the OEM quote and the lowest quote doesn't exceed \_\_\_% of the lowest quote and quotes are based on the same technological specifications.

Subject otherwise to all other terms, conditions, and exclusions of the **Policy/Group Policy**.

### 11. GROWING PLANTS, CROPS AND TREES, LANDSCAPING

It is hereby agreed and declared that on payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, notwithstanding anything to the contrary, this **Policy/Group Policy** is extended to cover the reasonable cost of remaking, reconstituting, redesigning and purchasing as necessary in order to replace surrounding and internal landscape grounds and gardens within the premises following an accidental physical loss, destruction or damage, provided always that the plants, crops and trees are being grown for non-commercial purposes.

The liability of the **Insurer** shall not exceed the **Sum Insured** stated in **Policy Schedule/Certificate of Insurance**.

Exclusions

1. Any value associated with the heritage / life of the Growing Plants, Crops and Trees other than cost incurred to re- plant the same shall not be admissible under this optional cover.
2. Damage to any Growing Plants, Crops and Trees planted for commercial/profit generation purposes.
3. Loss/damage attributed to Theft.
4. Loss/ damage attributed to lack of maintenance.
5. Any loss or damage caused willfully or knowingly by the **Insured** or his Employees/ Family Members
6. Any loss or damage due to negligence of the **Insured** or his Employees/ Family members

Subject otherwise to all other terms, conditions, and exclusions of the **Policy/Group Policy**.

### 12. ESCALATION CLAUSE

It is hereby agreed and declared that in consideration of the payment of an additional **Premium** amounting to 50% of the **Premium** produced by applying the specified percentage to the first or the annual **Premium** as appropriate on the noted items(s) specified in **Policy Schedule/Certificate of Insurance** the **Sum(s) Insured** in respect of noted items thereby shall, during the **Policy Period/Cover Period**, be increased each day by an amount representing 1/365th of the specified percentage increase per annum. Unless specifically agreed to the contrary the provisions of this clause shall only apply to the **Sums Insured** in force at the commencement of each **Policy Period/Cover Period**. At each renewal date the **Insured** shall notify the **Insurers** :-

- (i) the sums to be insured under each noted item above, but in the absence of such instructions the **Sums Insured** of the above items shall be those stated on the **Policy/Certificate of Insurance/Group Policy** (as amended by any **Endorsement** effective prior to the aforesaid renewal date) to which the increases which have accrued under this Clause during the **Policy Period/Cover Period** up to that renewal date shall be added, and
- (ii) the specified percentage increase(s) required for the forthcoming **Policy Period/Cover Period**, but in the absence of instructions to the contrary prior to renewal date the existing percentage increase shall apply for the **Policy Period/Cover Period** from renewal.

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All the conditions of the **Policy/Group Policy** in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein."

Subject otherwise to the terms, exclusions, provisions and conditions contained in the **Policy/Group Policy** and endorsed hereon.

### 13. IMPACT DAMAGE DUE TO VEHICLE, ANIMAL OR AIRCRAFT BELONGING TO OR OWNED BY INSURED OR THEIR EMPLOYEE WHILE ACTING IN COURSE OF EMPLOYMENT:(CAN BE OPTED ONLY WHERE GROUP 1 OF CLAUSE B OPTIONAL INSURED EVENTS IS OPTED)

It is hereby agreed and declared that in consideration of an additional **Premium** the **Policy/Group Policy** shall be extended to cover loss and/or damage caused to **Insured Property** on account of impact by direct contact with **Insured's** own animals, aircraft, owned Rail/Road Vehicles, Fork lifts, cranes, stackers and the like and articles dropped therefrom.

Subject other wise to the terms and conditions of the **Policy/Group Policy** and endorsed hereon.

### 14. PROTECTION AND PRESERVATION OF PROPERTY

It is hereby agreed and declared that in consideration of payment of additional **Premium**, the **Policy/ Group Policy** shall be extended to cover

- 1) Reasonable and necessary costs incurred for actions to temporarily protect or preserve **Insured Property** against physical loss or damage to such **Insured Property**, provided such actions are necessary due to actual, or to prevent immediately impending event declared by Government Authorities.
- 2) Reasonable and necessary costs includes, but not limited to:
  - a. Fire department firefighting charges imposed as a result of responding to a fire in, on or exposing the **Insured Property**;
  - b. Costs incurred for restoring and recharging fire protection systems following an insured loss; and
  - c. Costs incurred for the water used for fighting a fire in, on or exposing the **Insured Property**.

This optional cover is subject to the **Deductible** provisions that would have applied had the physical loss or damage occurred. The **Sum Insured** for this optional cover shall not exceed the amount specified in the **Policy Schedule/ Certificate of Insurance** per event and in the aggregate.

Subject otherwise to the terms, exceptions and conditions of the **Policy/Group Policy**.

### 15. DEWATERING EXPENSES

It is hereby agreed and declared that on payment of additional **Premium**, the **Policy/ Group Policy** shall be extended to cover costs and expenses necessarily and reasonably incurred for dewatering following an event which is not specifically excluded under the **Policy/Group Policy**.

**Sub Limit** – \_\_\_% of each and every loss,

Subject otherwise to the terms, exclusions, provisions and conditions, contained in the **Policy/Group Policy** and endorsed hereon.

### 16. ADEQUACY OF SUM INSURED:

It is hereby agreed and declared that on payment of additional **Premium** for the coverage as opted by the **Insured**, subject otherwise to the terms, conditions and exclusions of the **Policy/ Group Policy** and endorsed hereon, if the claim amount is less than amount specified in the **Policy Schedule/ Certificate of Insurance** (applicable for this optional cover), and the value of the **Insured Property** shall, at the time of any **Insured Event**, be collectively of greater value than the **Sum Insured** thereon, then the **Insured** shall not be considered his own **Insurer** for the difference and shall not bear a ratable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Special Condition.

**Insured** may opt for this cover for claims arising out of:

- i) All **Insured Events** covered under the base **Policy/Group Policy** or
- ii) **Insured Events** covered under the base **Policy/Group Policy** excluding "Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation"

Adequacy of Insurance to be reckoned with reference to the total **Sum Insured/Indemnity** limits under the **Policy/Group Policy** including the automatic increase/ additions/ alterations/ inadvertent omission.

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Subject otherwise to all other terms, conditions, and exclusions of the **Policy/ Group Policy**.

Please refer the following examples which provides the clarity:

	Example 1	Example 2	Example 3	Example 4
Value at Risk	3 Cr	3 Cr	3 Cr	3 Cr
<b>Sum Insured</b>	2.7 Cr	2.5	2.2	2.2
Underinsurance Waiver Opted	15%	20%	18%	25%
Pre agreed claim amount( as specified in the <b>Policy Schedule</b> ) upto which no underinsurance will be applicable	10 L	10L	10L	10L
Loss Suffered	15L	8L	15L	8L
Underinsurance	0.3/3=10% i.e <b>less than 15%</b> opted under the <b>Policy/Group Policy</b>	0.5/3=16.66% i.e <b>less than 20%</b> opted under the <b>Policy/Group Policy</b>	0.8/3= 26.66% i.e <b>more than 18%</b> opted under the <b>Policy/Group Policy</b>	0.8/3= 26.66% i.e <b>more than 25%</b> opted under the <b>Policy/Group Policy</b>
Adequacy of <b>Sum Insured</b> Add on	<b>Not Triggered</b>	<b>Not Triggered</b>	<b>Not Triggered</b>	<b>Triggered</b>
Waiver of Underinsurance under base <b>Policy/Group Policy</b>	<b>Triggered</b>	<b>Triggered</b>	<b>Not Triggered</b>	<b>Not Triggered</b>
With Adequacy of <b>Sum Insured</b> Add on admissible claim amount shall be	15L	8L	15L*(100-26.66)%=1100100	8L
Without Adequacy of <b>Sum Insured</b> Add on admissible claim amount shall be	15L	8L	15L*(100-26.66)%=1100100 (Underinsurance applicable as per <b>Policy/Group Policy</b> )	8L*(100-26.66)%=586000

### 17. LOSS OF RENT AND RENT FOR AN ALTERNATE ACCOMMODATION

#### I. Loss of Rent

It is hereby agreed and declared that in consideration of payment of additional **Premium**, the **Policy/Group Policy** is extended to indemnify the **Insured** against loss of actual monthly rent for the unoccupied period due to the operation of **Insured Event** on **Your Home Building** that results in rendering **Your Home Building** unfit for occupation up to a maximum limit of period selected by **Insured** and specified in the **Policy Schedule/Certificate of Insurance**.

#### Conditions:

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1. If the value arrived at by applying the actual monthly rent to the maximum **Reinstatement** period is more than 120% of the **Sum Insured** hereby declared, the liability of the **Company** shall be proportionally reduced.
2. This cover shall not provide any indemnity in case the **Reinstatement** of **Insured Property** is delayed or prevented by government regulations and authority and also due to insured financial limitations.
3. The cover shall be limited to **Your Home Buildings** other than those of "Kutchra" construction

### II. Rent for alternate accommodation

In consideration of payment of additional **Premium**, It is hereby declared that in the event of **Your Home Building** described in the **Policy/Group Policy/Certificate of Insurance** and occupied by the **Insured**, **Your Home Building** being destroyed or damaged by any **Insured Event** as to become unfit for occupation and the **Insured** in consequence taking up alternative accommodation, the **Company** shall, subject to special conditions set out herein, indemnify the **Insured** against the Additional rent which the **Insured** is called upon to bear for the period beginning from the date of operation of any of the **Insured Events** until the '**Your Home Building**' is rendered fit for occupation but not exceeding such reasonable time/period as is required to restore the **Your Home Building** with due diligence to a condition fit for occupation or the maximum indemnity period of \_\_\_\_\_ months whichever is earlier. Provided that the total liability of the **Company** under this optional cover shall not exceed Rs \_\_\_\_\_. Provided further that if the value arrived at by applying the monthly additional rent, borne by the **Insured** for the alternative accommodation to the maximum indemnity period is more than 120% of the **Sum Insured** hereby declared, the liability of the **Company** shall be proportionately reduced.

#### **Additional Rent:**

It is hereby agreed and declared that if the **Insured** is the Owner-Occupant, the additional rent borne by him is arrived at after deducting the standard rent of **Your Home Building** from the actual rent paid for the alternative accommodation. The standard rent shall be based on the ratable values fixed by the Municipal/Revenue authorities for tax purposes.

- If the **Insured** is a tenant only and for safeguarding his legal tenancy rights is obliged to pay rent for **Your Home Building** even during the period when it is not fit for occupation, the additional rent borne by him is the actual rent for the alternative accommodation.
- If the **Insured** is a tenant and is not obliged to pay rent for **Your Home Building** during the period when it is not fit for occupation, the additional rent borne by him is the actual rent paid for alternative accommodation taken less the rent which he was paying for **Your Home Building** immediately prior to the same being damaged or destroyed by **Insured Event** and rendered unfit for occupation.

#### **Conditions:**

1. The additional expense recoverable under the **Policy/Group Policy** may be additional rent actually paid i.e. the difference between the new and the original rent only.
2. Certificate from the Local Municipal Authority or an Architect to the effect that **Your Home Building** in question are untenable will be accepted as adequate proof of the fact that the **Your Home Building**, in fact, have become untenable.
3. Insurance should be granted against Fire, Riot, Strike, Malicious and Earthquake (Fire & Shock) and other Extraneous Perils. Cover against Riot, Strike, Malicious and Damage should be granted only if it involves actual physical damage to the **Your Home Building**. The cover does not intend to pay, if for instance, the **Insured's** entry is barred by strikers, demonstrators and similar occurrences.
4. The cover shall be limited to **Your Home Buildings** other than those of "Kutchra" construction
5. The area for alternative accommodation should be equivalent to the area presently occupied. However, no restriction will apply in respect of locality for the alternative accommodation, so long as the alternative accommodation is taken in the same city of town.
6. Cover may be permitted to the tenant as also to the Owner-Occupant. Further, in respect of the Owner-Occupant, the alternative accommodation may be limited to the area presently under his occupation.

Subject otherwise to the terms, exclusions, provisions and conditions contained in the **Policy/Group Policy** and endorsed hereon.

### **18. ADDITIONS, ALTERATIONS OR EXTENSIONS**



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It is hereby agreed and declared that in consideration of payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, the **Policy/Group Policy** shall be extended to cover **Your Home Buildings** and/or **Home Contents** which **Insured** will, acquire, or for which **Insured** will become responsible, after the **Commencement Date**, in **Your Premises**. subject to conditions as follows:

- i. **Insured** to inform **Us** of the item so erected or acquired within \_\_\_\_\_ days of it becoming known to **Insured**
- ii. such item of property is not otherwise insured,
- iii. **Sum Insured** under this cover shall be as specified in the **Policy Schedule/Certificate of Insurance**.
- iv. subject to Underinsurance provision of Clause H) of this **Policy/Group Policy** wherever applicable.

### 19. COVER FOR SPECIFIC CONTENTS:

It is hereby understood and agreed that in consideration of payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/ Group Policy** and endorsed hereon, that the **Policy/Group Policy** is hereby extended to cover loss/ damage (on account of an **Insured Event**) to :

- i. **Money** for an amount not exceeding Rs.\_\_\_\_ during the **Policy Period/Cover Period** as specified in the **Policy Schedule/Certificate of Insurance**.
- ii. Deeds, manuscripts and plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹\_\_\_\_ during the **Policy Period/ Cover Period** as specified in the **Policy Schedule/ Certificate of Insurance**.
- iii. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹\_\_\_\_ during the **Policy Period/ Cover Period** as specified in the **Policy Schedule/ Certificate of Insurance**.

Subject otherwise to the terms, conditions and exceptions/exclusions of the **Policy/Group Policy**.

### 20. COSTS FOR REMOVAL OF DEBRIS (EXCLUDING EXTERNAL/FOREIGN DEBRIS)

It is hereby agreed and declared that in consideration of payment of additional **Premium**, the **Insurer** will indemnify the **Insured** towards reasonable expenses incurred by the **Insured** for the removal of debris of the **Insured Property** from **Your Home Building**, and dismantling, demolishing, shoring up or propping up of **Your Home Building or Home Contents**. Our maximum liability for this cover shall be limited to \_\_\_\_ % of the **Sum Insured** not exceeding Rs.\_\_\_\_

Subject otherwise to the terms, conditions and exceptions/exclusions of the **Policy/Group Policy**.

### 21. COSTS FOR REMOVAL OF FOREIGN/EXTERNAL DEBRIS

It is hereby agreed and declared that in consideration of payment of additional **Premium**, the **Insurer** will pay reasonable expenses incurred by the **Insured** towards removal of foreign/external debris from **Your Home Building**, and dismantling, demolishing, shoring up or propping up of the **Your Home Building or Home Contents**. Our maximum liability for this cover shall be limited to \_\_\_\_ % of the **Sum Insured** not exceeding Rs.\_\_\_\_

Subject otherwise to the terms, conditions and exceptions/exclusions of the **Policy/Group Policy**.

### 22. COSTS COMPELLED BY MUNICIPAL REGULATIONS/ LOCAL AUTHORITY CLAUSE

It is hereby understood and agreed that in consideration of payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, **We** shall pay such additional cost of reconstruction or **Reinstatement** of the **Insured Property** that is incurred solely because of the obligation on the **Insured** to comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. **We** shall cover these costs on the following conditions:

- i. The **Insured** must commence the repairs, or reconstruction or **Reinstatement** of the **Insured Property**, within a reasonable time after the date of damage or destruction. The **Insured** must complete the repairs, reconstruction or **Reinstatement** within reasonable time, in any case not beyond 12 months from the date of damage of destruction, or within such time as **We** may allow in writing.



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- ii. If **Our** Liability is reduced under any term or condition of this **Policy/Group Policy**, **Our** liability under this optional cover will also be proportionately reduced.
- iii. All other terms and conditions of this **Policy/Group Policy** will apply to this cover.
- iv. These costs will not include
  - a) the costs incurred for complying with such regulations,
    - for destruction or damage occurring before **Commencement Date**,
    - for destruction or damage not insured under this **Policy/Group Policy**
    - under which **You** have received notice before the destruction or damage occurred.
  - b) any additional cost required to repair or reconstruct the **Insured Property** to a condition equal to its condition when new, had the need to comply with the regulation not arisen.
  - c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the **Insured Property** or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

The total amount recoverable under any item of the **Policy/Group Policy** shall not exceed the **Sum Insured** thereby.

Subject otherwise to the terms, conditions and exceptions/exclusions of the **Policy/Group Policy**.

### 23. EXPEDITING COSTS AND EXPENSES FOR LOSS MINIMIZATION

It is hereby understood and agreed that in consideration of payment of additional **Premium** and subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, that the **Policy/Group Policy** shall be extended to cover the reasonable and necessary costs incurred by the **Insured** to pay for the safeguarding, preserving and temporary repair of insured damage to the **Insured Property** and to expedite the permanent repair or **Replacement** of such damaged **Insured Property**, including overtime and extra cost of express and other rapid means of transportation.

The **Company** shall not be liable under this cover for more than the sublimit as mentioned in the **Policy Schedule/ Certificate of Insurance** in respect of any one occurrence, which shall be part of and not in addition to the **Policy/Group Policy** limit.

Subject otherwise to the terms, conditions and exceptions/exclusions of the **Policy/Group Policy**.

### 24. PAIR AND SET/CONSEQUENTIAL REDUCTION IN VALUE

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon that in the event of insured loss or damage to **Insured Property**, this **Policy/Group Policy** shall insure the resulting reduction in value of the remaining undamaged components or parts of products customarily sold as individual units or sold as pairs, sets, lots or in ranges.

At the **Insured's** option, the **Insured** may collect the full value of the pair or set provided the **Insured** tenders the remaining article or articles of the pair or set to the **Insurer**.

Subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon

### 25. FIRE EXTINGUISHING / FIGHTING EXPENSES

It is hereby agreed and declared that in consideration of payment of additional **Premium**, the **Policy/Group Policy** shall be extended to cover reasonable and necessary costs includes incurred by the **Insured** including but not limited to:

- a. Fire department firefighting charges imposed as a result of responding to a fire in, on or exposing the **Insured Property**;
- b. Costs incurred of restoring and recharging fire protection systems following an insured loss; and
- c. Costs incurred for the water used for fighting a fire in, on or exposing the **Insured Property**.
- d. all other actual expense (including any expenses paid for firefighting, extinguishing or controlling or attempting to fight extinguish or control such fire and / or localizing such fire.

This optional Cover is subject to the **Deductible** provisions that would have applied had the physical loss or damage occurred. The **Sum Insured** under this optional cover is up to the amount specified in the **Policy Schedule/Certificate of Insurance** per event and in aggregate.

All claims for personal injury are excluded.

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Subject otherwise to the terms, exceptions and conditions of the **Policy/ Group Policy** and endorsed hereon.

### 26. WAIVER OF SUBROGATION

It is hereby agreed and declared that notwithstanding anything to the contrary in this **Policy/Group Policy** or in any of its conditions that in the event of the claim arising under this **Policy/Group Policy**, the **Company** agrees to waive any rights remedies or relief to which they might become entitled by subrogation against specific parties. Subject otherwise to the terms, exceptions and conditions of the **Policy/ Group Policy**.

### 27. SEVENTY-TWO HOURS CLAUSE(ONLY APPLICABLE FOR GROUP 2 AND/OR GROUP 3 OF CLAUSE B OPTIONAL INSURED EVENTS IS OPTED)

It is hereby agreed and declared that notwithstanding anything to the contrary in this **Policy/Group Policy** or in any of its conditions

**Windstorm (Storm, Cyclone, Typhoon, Tempest, Hurricane and Tornado) (to be deleted if Group 3 is not opted for)**

Insurers shall not be liable for any loss occurring before the **Commencement Date** and time of the **Policy/Group Policy** nor for any loss commencing after the expiration date and time of this **Policy/Group Policy**. However, The **Insurer** will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this **Policy/Group Policy**, provided that the first windstorm damage occurs prior to the date and time of the expiration of this **Policy/Group Policy**.

Each loss by windstorm shall constitute a single claim hereunder; provided, if more than one windstorm shall occur within any period of seventy-two (72) hours during the term of this **Policy/Group Policy** such windstorm shall be deemed to be a single windstorm within the meaning thereof.

Official recognised Authority (or as agreed between the **Insurer** and the **Insured**) will elect the moment from which each of the aforesaid periods of seventy-two (72) hours shall be deemed to have commenced but no two such seventy-two (72) hour periods shall overlap.

**Earthquake (to be deleted if Group 2 is not opted for)**

Insurers shall not be liable for any loss caused by an earthquake occurring before the **Commencement \Date** and time of this **Policy/Group Policy** nor for any loss commencing after the expiration date and time of this **Policy/Group Policy**.

However, the **Insurer** will be liable for any losses occurring for a period of up to maximum seventy two (72) hours after the expiration of this **Policy/Group Policy**, provided that the earthquake damage occurs prior to the date and time of the expiration of this **Policy/Group Policy**.

Each loss by earthquake shall constitute a single loss hereunder provided that more than one earthquake shock occurring within any seventy-two (72) hour period during the **Policy Period/Cover Period** of this **Policy/Group Policy** shall be deemed to be a single earthquake within the meaning thereof.

Official recognised Authority (or as agreed between the **Insurer** and the **Insured**) will elect the moment from which each of the aforesaid periods of seventy-two (72) hours shall be deemed to have commenced but no two such seventy-two (72) hours periods shall overlap.

**Flood (to be deleted if Group 3 is not opted for)**

Insurers shall not be liable for any loss caused by flood occurring before the **Commencement Date** and time of this **Policy/Group Policy** nor for any loss commencing after the expiration date and time of this **Policy/Group Policy**.

However, the **Insurer** will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this **Policy/Group Policy**, provided that the first flood damage occurs prior to the date and time of the expiration of this **Policy/Group Policy**.

Each loss caused by flood and all losses caused by flood shall constitute a single loss hereunder provided that more than one flood shall occur within any seventy-two (72) hour period during the **Policy Period/Cover Period** shall be deemed to be a single flood within the meaning thereof.

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Official recognised Authority (or as agreed between the **Insurer** and the **Insured**) will elect the moment from which each of the aforesaid periods of seventy-two (72) hours shall be deemed to have commenced but no two such seventy-two (72) hours periods shall overlap.

### 28. BROAD WATER DAMAGE CLAUSE:

In consideration of payment of additional **Premium**, it is hereby declared and agreed that notwithstanding what is stated in the **Policy/Group Policy** or any **Endorsement** to the contrary, the insurance under this **Policy/Group Policy** shall extend to include loss or damage caused by:

1. Accidental discharge, leakage or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, domestic appliances, refrigerating systems, air-conditioning system and rain(or snow) admitted through defective roof, headers spouting or by open or defective windows, picture windows, doors, transoms, ventilators or skylights
2. Breakage of/or leakage from road water supply, mains or fire hydrants

Provided that:

- a) The **Insured** undertakes to exercise all ordinary and reasonable precautions for maintenance and safety of the **Insured Property**.
- b) All conditions of this **Policy/Group Policy** shall apply (except insofar as they maybe hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply loss or damage as aforesaid.
- c) The liability of the **Company** under this optional cover shall in no case exceed the **Sum Insured** on each item of **Policy/Group Policy**.

### 29. DAMAGE TO BUILDING (OCCASIONED BY THEFT)

It is hereby agreed and understood that in consideration of payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/ Group Policy** and endorsed hereon, the **Policy/Group Policy** is hereby extended to cover damage to **Your Home Building** caused by **Theft** or attempted **Theft**, excluding damage more specifically insured by or on behalf of the **Insured** and in respect of any of **Your Home Building** which is empty or not in use.

Notwithstanding anything herein stated to the contrary, it is hereby declared and agreed that the cover provided under this **Policy/ Group Policy** shall extend to cover damage to **Your Home Building** for which the **Insured** is responsible by burglary, housebreaking or robbery or any attempt threat, provided there is visible evidence of forcible and violent entry into or exit from **Your Home Building** and provide that the liability of the **Company** shall not exceed in aggregate the **Sum Insured** mentioned in the **Policy Schedule/Certificate of Insurance**.

This optional cover does not increase the **Sum Insured** provided in the **Policy/Group Policy**.

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of the **Policy/Group Policy**, except as hereinabove set forth.

### 30. MOULD & FUNGI ENDORSEMENT

It is hereby understood and agreed that in consideration of payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/ Group Policy** and endorsed hereon, the **Policy/ Group Policy** is hereby extended to cover the damages to **Insured Property**, by mould, mildew, fungus or spores when directly caused by damage to **Insured Property** during the **Policy Period/ Cover Period** by causes not excluded under this **Policy/ Group Policy**.

This coverage is subject to all limitations of the **Policy/Group Policy** and in addition to the following specific limitation:

The **Insured** must report to the **Insurer** the existence and cost of the damage by mould, mildew, fungus or spores as soon as practicable, but no later than the time mentioned in the **Policy Schedule/Certificate of Insurance**, after the **Insured Event** not excluded under the **Policy/Group Policy** has first caused damage to such **Insured Property** during the **Policy Period/ Cover Period**.

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This optional cover does not cover/insure any damage by mould, mildew, fungus or spores first reported to the **Insurer** after the time period mentioned above.

This optional cover is subject to the limit and **Deductible** as mentioned in the **Policy Schedule/ Certificate of Insurance**.

### 31. SPRINKLER UP-GRADATION COST

It is hereby understood and agreed that in consideration of payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed thereon in the event of damage to a sprinkler installations arising out of an **Insured Event** then this **Policy/Group Policy** shall cover such additional costs for repair of such sprinkler installation such costs shall include inter alia the provision of any additional pipe work, pumps, tanks and the cost of associated building works. The damage to other **Insured Property** caused by leakage of water from sprinkler installation is not covered under this optional cover.

The indemnity provided herein shall be subject to the **Sum Insured** as specified in The **Policy Schedule/Certificate of Insurance**.

### 32. UNDAMAGED FOUNDATIONS

It is hereby understood and agreed that on payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, that if the foundation of the **Insured Property** which prove to be unusable following the loss or damage arising out of an **Insured Event**, shall be considered part of the **Insured Property** damaged.

The indemnity provided herein shall be subject to the limit of indemnity as specified in the **Policy Schedule/Certificate of Insurance**.

### 33. DESTRUCTION OF SOUND PROPERTY

It is hereby understood and agreed that on payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, that the insurance by this **Policy/Group Policy** extends to cover the cost of destruction and subsequent **Replacement** of undamaged **Insured Property** or undamaged portions of **Insured Property**, if such destruction is solely necessary in order to carry out repairs or **Reinstatement** of the **Insured Property** by this **Policy/Group Policy** and for which the **Company** has admitted liability. Provided that this shall not include any work necessary to undamaged **Insured Property** to comply with any act, regulation or by-law of any local or Public Authority.

For the purpose of this clause, "undamaged" shall mean not damaged physically and directly by any **Insured Event** not otherwise excluded by this **Policy/Group Policy**. The indemnity provided herein shall be subject to the **Sum Insured** as specified in the **Policy Schedule/Certificate of Insurance**.

### 34. LEAKAGE OF FIREFIGHTING EQUIPMENT

It is hereby understood and agreed that on payment of additional **Premium**, subject otherwise to the terms, conditions and exclusions of the **Policy/Group Policy** and endorsed hereon, that the insurance under the **Policy/Group Policy** extends to include the loss or damage to **Insured Property** caused by accidental discharge or leakage from firefighting equipment arising on account of an **Insured Event**.

The indemnity provided herein shall be subject to the **Sum Insured** as specified in the **Policy Schedule/ Certificate of Insurance**.

### 35. REMOVAL OF DEBRIS COSTS – TENANTS CONTENTS

It is hereby agreed and declared that in consideration of the payment of an additional **Premium**, the **Policy/Group Policy** shall be extended to cover unrecoverable costs necessarily incurred with the Insurers consent, in consequence of Damage, in removing debris in respect of **Home Contents** of **Insured's** tenant with **Your Home Building** for which the **Insured** are not responsible, up to an amount of \_\_\_\_ any one claim, subject to **Insured Property** being damaged and claim admissible under the **Policy/Group Policy**.

Subject otherwise to the terms, exclusions, provisions and conditions contained in the **Policy/Group Policy** and endorsed hereon.

### 36. PROFESSIONAL FEES:

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It is hereby understood and agreed that, in consideration of the payment of an additional **Premium**, subject otherwise to the terms, exclusions, provisions and conditions contained in the **Policy/Group Policy** or endorsed hereon, the **Policy/Group Policy** is extended to cover the expenses that **You** incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

- i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the **Reinstatement** of **Your Home Building** and/or **Home Contents**
- ii. The maximum **We** pay is \_\_\_ % of the claim amount as specified in the **Policy Schedule/ Certificate of Insurance**;
- iii. **We** do not cover fees or costs for preparing any claim or estimate of loss or damage by the **Insured Event**.

### 37. PROPERTY UNDER CARE CUSTODY AND CONTROL

It is hereby understood and agreed that, subject otherwise to the terms, exclusions, provisions and conditions contained in the **Policy/Group Policy** or endorsed hereon, the **Policy/Group Policy** is extended to include physical damage on account of an **Insured Event** to property not belonging to the **Insured**, but which is under the care custody or control of the **Insured** or which they are responsible to insure, provided that the maximum duration of such responsibility shall not exceed consecutive 120 days in respect of any one item of property during any one **Policy Period/Cover Period**.

The indemnity provided herein shall be subject to the limit of indemnity as specified in **Your Policy Schedule/Certificate of Insurance**.

### 38. VOLUNTARY DEDUCTIBLE CLAUSE

The following clause shall be attached to the **Policy/Group Policy** in case the **Insured** accepts the **Deductible** and the discount therefor:"

It is hereby declared and agreed that the **Insured** having opted a voluntary **Deductible** of Rs. \_\_\_\_\_ out of net amount of each and every admissible claim under the **Policy/Group Policy** covering **Insured Property**, the **Company** has allowed a discount of \_\_\_\_\_% on the final **Premium** payable for the **Policy/Group Policy** and Add on Covers.

It is further agreed that the above voluntary **Deductible** opted shall be in addition to compulsory exclusion stipulated under " Exclusions under Clause E" and/or for/in optional covers."

### 39. TENANTS LIABILITY (Applicable only in cases where tenant is Insured)

It is hereby understood and agreed, subject otherwise to the terms, conditions, warranties and exclusions of the **Policy/Group Policy** and endorsed hereon, the indemnity provided by this **Policy/Group Policy** is hereby extends to cover all sums for which the **Insured**, having insurable interest derived out of the terms of the lease agreement, shall become legally liable to pay following upon damage to **Home Building** due to operation of **Insured Event**, occupied by the **Insured** or surrounding third party property, consequent upon the **Insured's** occupation of a **Home Building** as a tenant.

Provided that

- i. There shall be no liability on the part the **Company** in case **Home Building** or any portion of **Home Building** or premises being sub-let by the **Insured** insofar as such **Home Building** is concerned.
- ii. The **Insured** shall not breach any contractual agreement or obligation between any landlord or any other tenant of the premises or **Home Building** as such breach may have any bearing on the interests of The **Company**.
- iii. Claim under this optional cover shall not exceed the **Sum Insured** as mentioned in **Policy Schedule / Certificate of Insurance**.

In the event of any Landlord to the **Insured** having effected insurance on behalf of the **Insured** as tenant; or the **Insured** as tenant being entitled to indemnity or compensation from any other source then the provision of such compensation shall be combined with such insurance and shall be considered to be the 'initial indemnity' and any amount having been paid for by such combined 'initial indemnity' shall be deducted from the indemnity provided for by this **Policy/Group Policy**. If such an amount of 'initial indemnity' exceeds the limit of indemnity



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as provided under this **Policy/Group Policy** then the **Company** shall not be liable to pay any amount in terms of this clause.

### 40. PET INSURANCE

In consideration of payment of additional **Premium**, it is hereby declared and agreed that, in case of operation an **Insured Event** that caused damages to **Home Building** and/or **Home Contents** and results in the unfortunate death of pet dog / cat / any other animal identified in the **Policy Schedule/Certificate of Insurance** during the **Policy Period/Cover Period** subject to the terms, conditions and exclusions of **Policy/Group Policy** and this optional cover.

The indemnity provided herein shall be subject to the limit of indemnity as specified in **Your Policy Schedule/Certificate of Insurance**.

#### Conditions :

1. In the event of a claim Insured has to
  - a. Send an intimation to the **Insurer** immediately
  - b. Submit the Death certificate from the attending veterinary doctor specifying the cause of death
  - c. Submit the Photograph and Micro Chip/Tag details wherever available.
  - d. Submit the Completed and signed claim form

#### Exclusions

1. Malicious or wilful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the **Policy/Group Policy** without the consent of the **Company** in writing.
2. Accidents occurring and /or Disease contracted prior to **Commencement Date**.
3. Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully constituted authority.
4. Theft and clandestine sale of the insured animal.
5. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt threat.
6. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.
7. Consequential loss of whatsoever nature.
8. Death due to any diseases.
9. Transport, show risk, breeding and whelping risk, third party personal injury

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

### 41. ACCIDENTAL HOSPITALISATION COVER

In consideration of payment of additional **Premium** and notwithstanding anything to the contrary contained in the **Policy/Group Policy**, it is hereby agreed and declared that **We** will reimburse the hospitalization expenses up to an amount specified in the **Policy Schedule** for any one claim or in the aggregate, for Accidental hospitalisation of persons identified in the **Policy Schedule/Certificate of Insurance**, provided such accidental hospitalization is caused by operation of an **Insured Event**.

**You** may cover:

- a. any person permanently residing at the **Home Building**
  - b. any domestic staff employed on full time or part time by **You** solely to carry out domestic duties associated with **Insured Property** but does not include any person employed in any capacity in connection with any Business, trade or profession.
- under this Optional Cover



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### Definitions applicable for this Optional Cover:

Hospital means any institution established for in-patient care and day care treatment of Illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act 2010 or under the enactments specified under the Schedule of Section 56(1) of the said act Or complies with all minimum criteria as under:

- a. has qualified nursing staff under its employment round the clock;
- b. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- c. has qualified medical practitioner(s) in charge round the clock;
- d. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e. maintains daily records of patients and make these accessible to the insurance **Company's** authorized personnel; Hospitalization means admission in a Hospital for a minimum period of 24 consecutive hours.

### 42. KEYS & LOCKS REPLACEMENT COVER

In consideration of payment of additional **Premium**, It is hereby declared and agreed that,:

- 1) Key Replacement: We will indemnify **You** against the cost of replacing **Your Home Building** keys which are lost or stolen. The covered cost is limited to the money **You** paid to a locksmith to produce new key, subject to maximum of **Sum Insured** provided in the **Policy Schedule/Certificate of Insurance**.
- 2) Break in Protection: We will indemnify **You** against the cost of replacing **Your** locks and keys if **Your Home Building** is broken into. The covered costs include the labour cost for replacing the lock, subject to maximum of **Sum Insured** provided in the **Policy Schedule**.
- 3) Lock Out Reimbursement: We will indemnify **You** against the cost of obtaining a locksmith if **You** are locked out of **Your Home Building** due to the loss or theft of **Your** keys, subject to maximum of **Sum Insured** provided in the **Policy Schedule**.

### Conditions

In the event of a covered loss:

- a) **You** should inform **Us** within 24 hours of discovering the loss to make a claim.
- b) The claims form and accompanying documents must be submitted to **Us** within 3 days of making the claim.

### Exclusions

**We** will not be liable to indemnify **You** for the costs associated with lost or stolen keys for a residence other than that of **Your Home Building**, the address of which has been declared to **Us** in the proposal form

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

### 43. EMERGENCY ASSISTANCE SERVICES [NOT APPLICABLE FOR INDIVIDUAL POLICIES ISSUED TO CO-OPERATIVE HOUSING SOCIETY(CHSL) AND CERTIFICATE OF INSURANCE ISSUED TO MULTIPLE CHSL]

On payment of additional **Premium** we shall provide assistance to **You** in procuring **Emergency Assistance Services** ("Services"), as per plan opted by **You**, for the **Home Building**, from service provider engaged / named by the **Company** ("Service Provider"). **We** shall cover the labor cost incurred towards availing the listed **Emergency Assistance Services** as per plan opted by **You** provided under Annexure 1.

**You** may choose from two plan options available under this Optional Cover.

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### ANNEXURE 1 – EMERGENCY ASSISTANCE SERVICES

#### A. What are the Plans available under Emergency Assistance Services

Emergency Assistance Services	Plan 1	Plan 2
Electrician Services	2 <b>Call-Out</b> included	3 <b>Call-Out</b> included
Plumbing Services		
Carpentry Services		

#### B. Meaning ascribed to specific terms wherever they appear under this Annexure:

- Call-out** means the process of requesting the **Emergency Assistance Services** of a skilled tradesperson or technician to attend the designated location or premises to address a specific issue or perform a **Repair / Installation / Uninstallation** task.
- Construction Error** means a mistake, oversight, or deviation from the intended design or construction specifications during the building or renovation process. It represents a failure to meet the agreed-upon standards, codes, or requirements, resulting in a defect or flaw in the construction work.
- Consumable** means parts that require replacement due to frequency of use e.g. lightbulb, coolant, nut & bolt, screw, bearings, washers, clip and items of similar nature.
- Emergency Assistance Services** means such assistance and support services where immediate or urgent action / attention may be required to be provided to reduce or mitigate the loss or damage to **Insured Property**.
- Installation** means the process of setting up, assembling, or integrating the product for its intended use at the designated location or environment
- Major Structural Damage** means significant and substantial issues that affect the stability, integrity, and safety of the **Home Building's** structural components. It generally involves damage to key elements that support the structure, such as the foundation, load-bearing walls, roof framework, floor systems, or structural beams/columns. This type of damage may compromise the overall structural soundness of the **Home Building** and require extensive repairs or reconstruction to restore it to a safe and functional condition.
- Period of Cover** means the duration specified in the **Policy Schedule** during which **You** can avail the **Emergency Assistance Services**.
- Repair** means the process of addressing and rectifying any damage, malfunction, or defect in the product or property. It involves the necessary actions, services, or procedures aimed at restoring the item to its original or desired functional state. The **Repair** may require replacement of parts, adjustment, reinstallation/**Uninstallation**, or any other appropriate actions required to resolve the issue. The scope and extent of the **Repair** shall be determined by the authorized personnel or professionals responsible for performing the **Repair**.
- Specialist** means a qualified person approved and instructed by **Service Provider** to provide handyman services.
- Uninstallation** means the process of removing, dismantling, or deactivating the previously installed product from the designated location or environment

#### C. Which Emergency Assistance Services can be availed and for which Items the Emergency Assistance Services are available?

- C.1 **Carpentry Repair Services** (including **Installation / Un-Installation** works in **Home Building**) which may be required to be carried out to mitigate any additional risks to the **Insured Property**.

**Note:** The list of items shown in table below is indicative and any **Emergency Assistance Services** request towards an item which is beyond the scope of this list (specified under the Furniture Category) but which can be reasonably categorised under the Furniture Type and Furniture Style shall also be covered.

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Furniture Area	Furniture Type	Furniture Style	Furniture Category
Living Room	SEATING	Sofas	Sofa Sets
			Three Seater Sofa
			Two Seater Sofa
			Sofa Sectional
		Sofa Cum Bed	Without Storage
			With Storage
			1 Sliding Storage
			2 Sliding Storages
		Settee	Settee
			Settee Set
		Benches	Any
		Stools	Any
	STORAGE	Cabinets/Sideboard/Entertainment Unit	Small upto 2 Ft.
			Medium upto 4 Ft.
			Large upto than 6 Ft.
			Jumbo more than 6 Ft.
		Shoe Racks	Open Shoe Racks
			Small with 2 Door
			Medium with 3 Door
			Large Double Decker Shoe Rack
		Magazine Racks	Small with 2 Slabs
			Medium with 3 Slabs
		Trunks & Boxes	Any
	TABLES	Coffee Table	Small - 2 Seater
			Medium - 3 Seater
			Large - 4 Seater
			Jumbo 5 or More Seater
		Coffee Table sets	Table with 2 chairs
			Table with 4 chairs
		Bed Side or End Table	Small - 1 Drawer
			Medium - 2 Drawers
			Large - 3 Drawers
			Jumbo - 4 or more Drawers
		Set of Tables	Any
Bedroom	Beds	Queen Sized Beds	Without storage
			Non Hydraulic Storage
			Hydraulic Storage
		King Sized Beds	Without storage
			Non Hydraulic Storage
			Hydraulic Storage
		Single Beds	Without storage
			Non Hydraulic Storage
			Hydraulic Storage
		Bunk Bed	Without Slide/Storage/Drawers with ladder
			With Slide/Storage/Drawers & Ladder
			All in 1 Multi Purpose Hub with

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			Study
		Poster Beds	Bed with Pole
			Bed with Pole with Storage
		Kids Beds	Without Storage
			With Storage
		Wardrobes	Small - Single Door
			Medium - 2 Doors
			Large - 3 Doors
			Jumbo - 4 or More Doors
			Per Drawer
		Dressing Tables	Small - Dressing with 1 Drawer
			Medium - Dressing with 2
			Drawers/Cabinet/Section
			Large - Dressing with 3
			Drawers/Cabinet/Section
		Bedroom Sets	Jumbo - Dressing with 4 or more
			Drawers/Cabinet/Section
			Dressing Table With Chair
		Bedroom Sets	Bed, Almirah, Side Table, Study
			Table + Other
Study Room / Kids Furniture	Cases/ Storage	Book Case/Shelves	Small upto 3 Ft.
			Medium upto 4 Ft .
			Large more than 4 Ft.
		Wall Display Shelves	Small upto 3 Ft.
			Medium upto 4 Ft .
			Large more than 4 Ft.
	Tables	Study and Laptop	Jumbo Full wall (any above 4 Ft.)
			Small - 1 Drawer
			Medium - 2 Drawers
			Large - 3 Drawers
Dining & Kitchen	Dining & Kitchen	Dining Sets	Jumbo - Full wall above 4 Ft.
			Chair with Study table
			Two Seater
			Four Seater
		Dining Tables	Six Seater
			Eight Seater
			Wooden Table
			Glass Table
		Dining Chairs	Wooden chair
			Fabric chair
Kids Wardrobes	Kids Wardrobes	Almirah / Wardrobe	Small - 1 Door Kids Wardrobe
			Medium - 2 Door Kids Wardrobe
			Large - 3 Door Kids Wardrobe
			Jumbo - 4 or More Doors
Bar Furniture	Bar Units	Bar Cabinets/Wine Racks	Small Upto 2 Ft.
			Medium upto 4 Ft .
			Large upto than 6 Ft.
			Jumbo more than 6 Ft.
		Bar Set	Small - 1 Seater set
			Medium - 2 Seater set
			Large - 4 Seater set

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		Bar Trolleys	Small - 2 Wheel Jumbo - 4 Wheel
		Outdoor Seating Sets	Small - 2 Seater with Umbrella Medium - 4 Seater with Umbrella Large - 6 Seater with Umbrella
Doors & Locks	Doors & Locks (only wooden doors)	Doors & Locks	All wooden doors in the house

**C.2 Plumbing Repair Services** (including **Installation / Un-Installation** works in **Home Building**) which may be required to be carried out to mitigate any additional risks to the **Insured Property**.

**Note:** The list of items shown in table below is indicative and any **Emergency Assistance Services** request towards an item which is beyond the scope of this list (specified under Item Type) but which can be reasonably categorised under the Item Category shall also be covered.

Item Category	Item Types
Taps & Faucets	Deck or Wall - 1 Face Tap
	Deck or Wall - 2 Face Tap
	Deck or Wall - 3 Face Tap
	Sensor Tap
	Change of washer
	Diverter / Mixers
Showers	Overhead Rain Shower
	Overhead Shower Panel
	Hand Shower
	Shower Panel and Enclosures
	Shower rail/set/curtains
	Toilet Jet Shower/Sprays
Wash Basin	Table Top Wash Basin
	Semi-Pedestal Wash Basin
	Full Pedestal Wash Basin
	Wall Hung Wash Basin
Western Toilet	Western Toilet Cover
	Without Sensor
	Without Sensor - Inside Wall Flush
	With Sensor
	Wall Hanging
	Toilet seat cover / Flood drains
	With Sensor - Inside Wall Flush
Urinals	Without Sensor
Kitchen Fittings	Kitchen Sink with Taps and Mixer
Miscellaneous Home Plumbing	Towel Rod/Ring fixing
	Soap dish/dispenser/Toilet paper holder
	PVC connection washer changer
	Ball cock fixing
	Flush tank ball cock change
	Replacement of closet bend
	Repairing closet bend leakage
	PVC Pipe Fitting

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C.3 **Electrician Repair** Services (including **Installation / Un-Installation** works in **Home Building**) which may be required to be carried out to mitigate any additional risks to the **Insured Property**.

**Note:** The list of items shown in table below is indicative and any **Emergency Assistance Services** request towards an item which is beyond the scope of this list (specified under Sub Type) but which can be reasonably categorised under the Category and Product shall also be covered.

Area	Category	Product	SubTypes
Lighting Products	Lamps	Table Lamp	All Types
		Lamp Shades	All Types
		Lamp Bases	All Types
		Ceiling Lamps	Pendants
			Recessed Lights
			Flush Mounted
			Ceiling Spot Lights
		Chandeliers	Set of 4 to 6 lights
			Set of 6 to 8 lights
			Set of more than 8 lights
		Floor Lamps	All Types of Floor Lamps
		Tripod Lamps	Table
			Floor
		Desk Lamp	All Types of Desk Lamps
		Wall Lamp	Wall Mounted
			Bathroom Lights
			Picture Lights
			Wall Spot Lights
			Night Lights
		Lanterns	Paper Lanterns
			Festive Lanterns
		String Lights New	Fancy Hanging Light
			LED Light & Strip Light (Ft.)
		Electric Tee Lights	Wall Hanging
		Sensor lights	All Types
		LED Lamps & Lights	All Types
		Kids Lighting	Set of upto 2 lights
			Set of more than 4 lights
		Outdoor Lights	Solar Lights
			Garden Lights
			Gate Lights
		Tube Lights	Tube with Frame
			Lights
		Light Bulbs	LED Bulbs
			CFL Bulbs
			Bulb with Holder
		Switchgear	Switches
MCB	Single Pole MCB		
	2 Pole MCB		
	3 Pole MCB		
	4 Pole MCB		
	Changeover Installation		



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		Regulators	Regular
			Modular
			Sockets without USB
			Sockets with USB
			Switches without remote
			Switches with remote
		Fuses & Isolators	Fuses & Isolators
	Fans	Designer Fan New	Designer Fan New
		Contemporary Fan	Contemporary Fan
		Kids Fan	Kids Fan
		Ceiling Fan	Ceiling Fan
		Table Fan	Table Fan
		Pedestal Fan	Pedestal Fan
		Exhaust Fan	Exhaust Fan
		Wall Mounted Fan	Wall Mounted Fan
		Any Fan	Any Fan
	Door Bell	Bell with Connection	Bell with Connection

### D. Exclusions:

The **Company** shall not be liable for:

- a. Any **Emergency Assistance Services** availed towards,
  - non-residential property,
  - properties used solely for commercial, retail, office, industrial or professional purposes;
  - properties used for commercial farming or agricultural purposes;
  - portable, temporary or non-fixed dwellings, buildings or structures such as caravans, trailers, campervans, recreational or other vehicles; Properties under construction or renovation;
- b. Cost of spare parts, accessories, **Consumables** or any other material cost.
- c. Moving / packing / safeguarding any **Insured Property** to enable the necessary repairs.
- d. Transportation cost incurred towards repairing the damaged items wherever it is not feasible to carry out spot repairs.
- e. Any repairs in violation of any law or any municipal / local body regulations.
- f. Any indirect, special, incidental, consequential loss or damage, third party liability or other similar damages arising out of use/availing of such **Emergency Assistance Services** from Service Provider.
- g. Any performance guarantee/ poor workmanship towards the **Emergency Assistance Services** availed from Service Provider.
- h. Any loss or damage relating to the attempted **Repair by You** / any person authorized by **You** or anyone acting on their behalf.
- i. Any loss or damage by malicious or willful action, negligence, misuse, interference or faulty workmanship, fraudulent act of anyone
- j. Any area wide disruption to essential services or disruption to essential services as the result of disconnection by the relevant authority;
- k. Any extra work of trenching/ concealing of cables/ underground conduits/ masonry work etc.
- l. Any **Emergency Assistance Services** availed during first fifteen days from the date of issuance of this Optional Cover.
- m. Any requests for general maintenance or preventative work.
- n. Damages due to a **Construction Error**, incorrect **Installation** or **Major Structural Damage**.
- o. Any extra work of trenching/ concealing of cables/ underground conduits/ masonry work etc.
- p. Any pre-existing damages
- q. Breakdown, loss or damage to items specified below and any other type of electronic equipment;
  - Air Conditioners / Air Cooler / Air Purifier / Humidifier / Heater
  - Cookware
  - Geyser

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- Desktops / Laptops / Gaming Laptops
  - Digital Cameras /DSLR Cameras
  - Dishwashers
  - DVD/VCD Player
  - Earphones/Headphones/Audio Systems/Personal Assistant Speaker / Speaker
  - Gaming Consoles and Accessories
  - Home Theatre
  - TV LCD / LED
  - Tablets & Detachable
  - Health & Personal Care
  - Small Kitchen Appliances
  - Lifestyle & Wearables
  - Mobile Gaming Devices
  - Networking
  - Ovens / Cookers / Microwave
  - Chimney / Hob
  - Phones Mobile / Phones Fixed /Smart Phones (OS Based)
  - Portable BT Speakers/MP3 Players
  - Printers & Office Solutions
  - Projectors
  - Refrigerators
  - Washing Machines / Dryers
  - Water Purifiers
  - Vacuum Cleaner
  - Security Systems / Alarms / CCTV
  - Solar Power Systems / Components
  - Garden appliances, sprinkler or watering system
  - Damaged hedges, fences, gates or awnings
  - Swimming pools including parts, components, pumps, motor and plumbing or filtration system
  - Shower screens or fly screens;
- r. Any shortcomings, difficulties, failures or delays in the performance of the Services by Service Provider that may result directly or indirectly from "Force Majeure".
- "Force Majeure" means any unforeseeable, unpreventable and unavoidable event beyond the control of a party, which includes but not limited to the following:
- i. Governmental actions, war, invasion, acts of foreign enemies, hostilities, (whether war be declared or not, war like situation), civil war, rebellion, military or usurped power, riot or civil commotion, terrorist acts,;
  - ii. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel;
  - iii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - iv. Extreme and exceptional weather conditions such as floods, extreme storms, sudden extreme temperature changes and climatic circumstances resulting from them, and generally Acts of God.
  - v. Other Major Disaster or Events
    - earthquakes;
    - tornadoes, hurricanes, cyclones;
    - explosions;
    - fire;
    - flood;
    - political or industrial disturbances, riots or civil commotion;
    - tsunami, tidal wave, storm surge, landside;
    - acts of terrorism;
    - Epidemic, Pandemic
    - war; and

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- use, existence or escape of any nuclear or radioactive material or any biological, chemical or nuclear pollution or contamination.
- s. Any Service request for Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of **Your Home**. Installations which are the responsibility of a multi-occupancy building or the appropriate water, gas or power providers.
- t. Damage caused by External Events: Damage caused by or arising from external events such as an officially declared natural disaster and catastrophes including electro-magnetic pulse (whether human made or naturally occurring), nuclear reaction or contamination from nuclear weapons or radioactivity, seepage, pollution or contamination, damage caused by war, civil war, invasion, revolution, unrest, civil commotion, political acts of violence, attacks or acts of terrorism, lock-outs or labor disputes, expropriation or similar interference, confiscation, official decrees or other interference by public authorities
- u. Severe weather: Any dangerous meteorological phenomena with the potential to cause damage, serious social disruption, or loss of human life. Examples of severe weather phenomena include but are not limited to high winds, hail, excessive precipitation, thunderstorms, downbursts, tornadoes and snowstorms.
- v. An event which is not within the scope of services of this Optional Cover;

### E. Special Conditions:

- a. **You** agree and acknowledge that the **Emergency Assistance Services** under this Optional Cover are offered/provided by respective Service Providers to **Insured**. The **Company** is only a facilitator for such **Emergency Assistance Services** by Service Provider and does not represent, assure or endorse the accuracy, completeness, reliability, suitability, appropriateness or the quality of the actual Services provided by Service Provider/s. Decision to avail the **Emergency Assistance Services** of Service Provider shall be taken by **Insured** after careful and independent evaluation, which shall be at **Insured's** sole discretion and risk.
- b. The **Company** is not responsible / liable in any way for any deficiency of **Emergency Assistance Services** provided by Service Providers or for any losses / sufferings / injuries/legal liability if any, incurred by the **Insured** as a result of availing / utilizing the **Emergency Assistance Services** from Service Provider/s.
- c. **We** shall not be liable for any conduct of the servicemen. However, **We** encourages **You** to notify it of any complaints that **You** may have against any serviceman appointed by Service Provider.
- d. The **Emergency Assistance Services** shall be available (on prior appointment) throughout the year excluding public holidays from 10 AM to 7 PM. **You** can book the desired **Emergency Assistance Services** as per plan opted by **You** by calling on the Toll Free Number specified in the **Policy Schedule/Certificate of Insurance**.
- e. The **Emergency Assistance Services** shall be available across 34 Cities as specified in the **Emergency Assistance Services** annexure.
- f. While booking an appointment, **You** are required to declare the **Emergency Assistance Services** that **You** wish to utilise. The workman will be sent solely for the purpose of providing such **Emergency Assistance Services**. If after the workman has reached the **Your Home Building** and the **You** wish to avail additional service(s), the workman will have the right to:-
  - i. Refuse to offer such additional service(s)
  - ii. Offer to provide additional service by quoting the rate for such additional service(s). The cost of such additional service(s) will have to be paid directly by **You** to the workman.
- g. In case **You** fixed an appointment and the workman has reached the **Home Building** as per scheduled date and time of the appointment but **You** refuse to utilize the **Emergency Assistance Services**, such visit will be considered as "visit utilized" under the **Policy/Group Policy**.
- h. In case a follow up visit is required to complete the **Repair / Installation / Uninstallation** task on responsibility of the company or professional, the follow up visit will be considered as part of the 1st **Call-Out** and not a 2nd **Call-Out**.
- i. This cover cannot be cancelled independently without cancellation of the **Policy/Group Policy**. In case of cancellation:
  - i. Wherever **You** have availed any **Emergency Assistance Services** under this Optional Cover **You** shall not be entitled for any refund.

## Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113  
 Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006  
 UIN: IRDAN113RP0004V01202324

- ii. Wherever **You** have not availed any **Emergency Assistance Services** and **You** have requested for cancellation of the **Policy/Certificate of Insurance** within 7 days from the **Commencement Date**, **You** shall be entitled for full refund of **Premium** for this Optional Cover.

### F. Claim Process

1. If **You** require assistance, please call **Us** at 1800 419 9039 to book an appointment.
2. While booking an appointment, **You** are required to declare the **Emergency Assistance Services** that **You** wish to utilise. The handyman will be sent by Service Provider solely for the purpose of providing such **Emergency Assistance Services**.
3. The **Emergency Assistance Services** will be provided within 48hrs from the time of booking the appointment.
4. In case Service Provider not able to provide **You** with the **Emergency Assistance Services** (booked by **You** as prescribed under this Cover) within 48 hours, We shall reimburse **You** the actual amount incurred by **You** towards availing these **Emergency Assistance Services** from any external vendor not exceeding an amount of Rs.800 for each call out. We shall reimburse **You** this amount basis the proof / bill of such **Emergency Assistance Services** availed.
5. Do not make **Your** own arrangements without first contacting **Us**. If **You** require **Emergency Assistance Services**, contact **Us** with the following details:
  - Your **Policy** Number
  - Your registered mobile number
  - Description of the issue that occurred

### G. List of cities where the Assistance Services are available:

S.No.	List of Cities
1	Ahmedabad
2	Bangalore
3	Bhubaneswar
4	Chandigarh
5	Chennai
6	Coimbatore
7	Dehradun
8	Delhi
9	Faridabad
10	Ghaziabad
11	Guntur
12	Gurgaon
13	Hyderabad
14	Indore
15	Jaipur
16	Kanpur
17	Kolkata
18	Lucknow
19	Mangalore
20	Mumbai
21	Mysore
22	Nagpur
23	Noida
24	North 24 Parganas

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25	Patna
26	Pune
27	South 24 Parganas
28	Surat
29	Thane
30	Vadodara
31	Visakhapatnam
32	Howrah
33	Sikandrabad
34	Viajayawad