

Prospectus

HDFC ERGO BHARAT GRIHA RAKSHA PLUS

HDFC ERGO Bharat Griha Raksha Plus

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HDFC ERGO BHARAT GRIHA RAKSHA PLUS**Introduction**

This prospectus gives basic information about the **HDFC ERGO Bharat Griha Raksha Plus** policy that You can purchase from Us, i.e. the HDFC ERGO General Insurance Company. The **HDFC ERGO Bharat Griha Raksha Plus** Policy provides insurance cover for Your Home Building, and/or Home Contents.

In this Prospectus, You will find information about the following insurance covers:

- 1. Home Building Cover**, that covers any loss, damage or destruction of Your Home Building,
- 2. Home Contents Cover**, that covers articles or things in Your home,
- 3. Optional Covers:**
 - i. Cover for Valuable Contents on Agreed Value Basis
 - ii. Personal Accident Cover

Important Dos and Don'ts

1.	While filling up the Proposal Form	• Read the instructions in the proposal form carefully before filling up the details. • Understand the basis for arriving at the Sum Insured for both Home Building and Home Contents before filling up the details. This is given below in this Prospectus under the heading 'Sum Insured'. It is also explained in the Proposal Form. • Fill up the proposal form completely and answer all the questions truthfully.
2.	Your Obligations during the Policy Period	• Take care to prevent theft, loss or damage to Your Home Building and Home Contents. • Inform Us of any change in circumstances such as change of address, details of additions or alterations to Home Building etc. • Do not allow unauthorized persons to occupy Your Home Building.
3.	Your Obligations when You have a Claim	• Give notice of loss to Us, as required. • Inform the respective authorities, as required. • Make true and full disclosures in Your claim form. • Give all documents supporting the claim. • Give full cooperation for inspection and investigation of claim.

Summary of insurance covers

If Your Home Building or the articles or things in Your home are lost, damaged or destroyed because of the following unforeseen events that occur during the Policy Period, We provide cover as follows:

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Name of Cover	Your loss	We pay	Nature of Cover
Home Building Cover	Building is damaged	Cost of repairs, Architect's, Surveyor's, Consulting Engineer's fees, Costs of removing debris, Loss of Rent and Rent for Alternative Accommodation.	Standard
	Building is completely destroyed (Total Loss)	Cost of Construction	Standard
	Building is completely destroyed (Total Loss)	Saleable value/Agreed/Market Value	Standard
Home Contents Cover	Any General Content is damaged	Cost of repairs	Standard
	Article or thing is lost or destroyed (Total Loss)	Cost of replacing that item with a same or similar item	Where Home Building is also covered, General Contents are automatically covered for 20% of the Sum Insured of the Home Building subject to a maximum of ₹10 Lakh. You can opt out of the cover or increase the Sum Insured by declaring the details.
Personal Accident Cover	Unfortunate death of Your spouse or Yourself due to an insured peril that caused damage to Home Building and/or Contents	Inbuilt : ₹ 5,00,000/- per person	Optional ; Max up to ₹2 Cr.
Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover)	Valuable content is physically damaged	Cost of repair	Optional
	Valuable content is a total loss	Agreed Value	

Which unexpected events are covered?

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.

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The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by normal cracking, settlement or bedding down of new structures, the settlement or movement of made up ground, coastal or river erosion, defective design or workmanship or use of defective materials, or demolition, construction, structural alterations or repair of any property, or ground works or excavations.
7.	Bush fire, Forest Fire, Jungle Fire	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	caused by temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11.	Bursting or overflowing of water tanks, apparatus and pipes,	-

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12.	Leakage from automatic sprinkler installations.	repairs or alterations in Your Home or the building in which Your Home is located, repairs, removal or extension of any sprinkler installation, or defects in the construction known to You.
13.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.	if it is any article or thing outside Your Home, or any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.
14.	<u>Costs compelled by Municipal Regulations</u> We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must 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 cover these costs on the following conditions: ● You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You 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. ● If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced. ● All other terms and conditions of this Policy will apply to this extension.	These costs will not include 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 ● under which You have received notice before the destruction or damage occurred. ● 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. ● 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.

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15. <u>Smoke Damage</u> This Policy is extended to cover repainting of the building insured directly caused by smoke which is sudden and accidental in nature, whether generated from within the Insured premises or from outside the insured premises, but excluding smoke from fireplaces. Conditions: ● The coverage is up to 1% of the Sum Insured. ● In the event of loss, reinstatement premium shall have to be paid on a pro rate basis to reinstate cover.	
16. <u>Commercial space within Society</u> The coverage under this policy is extended to the commercial space, situated with in society premises, such as Shop, Club House, Restaurant, Café, Food joints, Clinic, Hospital, School, Mall, Gymnasium, and offices. Our liability will be limited to the building sum insured. Exclusion: Any contents, stocks that are part of the commercial space covered in the policy.	

Who can purchase this Policy?

You can purchase the Home Building Cover if You own or are a tenant of the Home Building and You are liable for insurance. You can also purchase Home Contents cover for articles or things in Your home.

How long does this cover protect me?

The cover protects You during the period of the policy. You can buy this policy for up to one year.

The Home Building Cover

The Building: You can purchase this cover for Your home, i.e., Your building, flat, apartment, duplex apartment, bungalow or any dwelling place. Fittings and fixtures are included. Additional structures like garages, domestic outhouses for residence, compound walls, fences, gates, retaining walls and internal roads, parking space, water tanks for residence, parking space, are also covered.

Who can purchase? You can purchase this cover if

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1. You own the structure,
2. You are occupying Your home as purchaser under an agreement of sale,
3. You are an authorized occupier of Your home,
4. Your structure is occupied by a tenant, a licensee or Your employee, or
5. You are a tenant under an agreement in writing and are liable for insurance.
6. Housing Society

Residential use: You can purchase this insurance cover if Your Home Building is used for residence. If You carry on commercial activity by employing other persons, You must purchase another insurance cover meant for commercial premises.

Sum Insured**Option 1: Reinstatement Value**

The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.

Option 2: Saleable Value (Applicable for Flat/Apartment Only)

The Sum Insured shall be the present Saleable Value of Your Flat/ Apartment as on date of Insurance.

Condition applicable to both Option 1 & 2:

The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured.

No Underinsurance

Underinsurance does not apply to the **HDFC ERGO Bharat Griha Raksha Plus** policy. This is a very special feature of this policy. Thus, if Your Sum Insured calculated on the basis of the information that You have provided Us is less than the actual value at risk, the difference will not affect the amount We pay.

In-built Covers

The **HDFC ERGO Bharat Griha Raksha Plus** policy also pays for the following expenses:

- a. Upto 10% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
- b. Upto 5% of the claim amount for reasonable costs of removing debris from the site.

Further, the policy also pays for Loss of Rent and Rent for Alternative Accommodation while the Home Building is not fit for living because of physical loss arising out of an Insured Event.

The Home Contents Cover

The Contents: You can purchase this cover for the articles or things of personal, non-commercial use which are located inside Your home. This policy covers General **Contents** that are usual in any home i.e., furniture and fittings, television sets, telephones, electronic items, antennas, water storage equipment, air conditioners, kitchen equipment and other household items.

You can pay additional premium and purchase cover for **Valuable Contents**, like jewellery, silverware,

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paintings, works of art, valuable carpets, antique items, curios, paintings.

Some contents are not covered, like bullion or unset precious stones, manuscripts, vehicles, explosive substances.

Location and use of contents: You can choose this cover for Contents that are located in Your home and are used for personal use.

Sum Insured

The Policy has an in-built cover for General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) if You have opted for both Home Building and Home Contents cover.

You can choose a higher Sum Insured by declaring it in the Proposal Form, along with details and by paying additional premium.

If You have purchased only Home Contents cover, You have to declare Sum Insured for General Contents. The Sum Insured You have chosen must be enough to cover the cost of replacement of the Contents when You purchase the policy.

Who can purchase? You can purchase this cover if

1. You are the owner of the articles or things,
2. You have purchased the articles or things under instalment or hire purchase system, or on lease, or
3. You are responsible for the articles or things as part of written contract of employment.

Thus, a tenant, lessee, licensee or employee can purchase the Home Contents Cover.

For housing societies: Housing society can provide a sum insured equal to reinstatement value of their contents.

Optional Covers

You can purchase Optional covers under Your **HDFC ERGO Bharat Griha Raksha Plus** Policy. You must apply for these covers, and pay additional premium.

- i. **Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover):** Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover. A value of these contents may be agreed between You and Us on the basis of valuation certificate submitted by You and accepted by Us. However, We will waive requirement of valuation certificate if the Sum Insured opted is up to ₹5 Lakh (Rupees Five Lakh) and individual item value does not exceed ₹1 Lakh (Rupees One Lakh).

If valuable contents are physically damaged by any insured event, We will pay the cost of repairing the item. If the valuable contents are a total loss We will pay Sum Insured for the item.

- ii. **Loss of Rent & Rent for Alternative Accommodation:**

In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

- a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative

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- accommodation and the rent of Your Home Building.
- b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
 - c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.
 - d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
 - e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.
- iii. **Personal Accident Cover:** If the insured peril causing damage to Your Home Building and/or Contents also results in the death of either You or Your spouse, We will pay compensation of ₹ 5 Lakh per person maximum up to ₹2 crore as opted by You.
- iv. **Loss minimization:** We shall pay reasonable expenses incurred to safe guard the property including moving / shifting of property to prevent aggravation of Loss or damage to the Insured's property as specified in the Policy Schedule following the operation of insured perils.
- v. **Hardship Allowance:** Allowance for emergency purchases of Food, Medicines, Clothes and Infants essential items. Minimum 2.5% subject to a maximum of 50% can be opted as percentage of the material damage claim amount.
- vi. **Accidental Hospitalization of Domestic Staff:** Accidental Hospitalization of Domestic Staff due to operation of an insured peril. Minimum ₹10,000/- and Maximum ₹25 Lakh in multiples of ₹10,000/- per Domestic Staff can be opted.
- vii. **Tenants Liability:** This policy shall cover the Insured as tenants for their liability to pay for damages to the Home Building from the perils insured against occupied by the Insured or the surrounding third party property.
- viii. **Accidental Damage:** This policy is extended to cover loss or damage to the insured property, whilst situated in the insured premises due to accident from any fortuitous cause.
- ix. **Dynamo Clause:** This policy covers loss or damage to the electrical appliances, apparatus, fixtures or fittings arising from overrunning, excessive pressure, short circuit, arcing, self-heating or leakage of electricity from whatever cause.
- x. **Landscaping:** This policy extends to pay will pay for the additional cost of reclaiming, restoring or repairing land improvements as incurred by the Insured, resulting from direct physical loss of or damage to property insured under the Policy, occurring at premises described in the Schedule.
- xi. **Snowfall Damage:** This policy is extended to cover loss or damage to the insured property, arising from Collapse of roofs / housetops / building caused by weight of snow / ice / sleet collected during snowfall and Bursting of water pipes caused be freezing temperatures.
- xii. **Acts of terrorism: (Coverage as per Terrorism Clause attached)**
Exclusions and Excess as per Terrorism Clause attached.

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

1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. 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.
3. This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, 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 exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above. 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.

4. 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.
5. 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.
6. 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.
7. 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.
8. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be

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linked to any single identifiable event.

9. Loss or damage to any Insured Property removed from Your Home/ Building to any other place.
10. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
11. Any reduction in market value of any Insured Property after its repair or reinstatement.
12. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.
13. Costs, fees or expenses for preparing any claim.
14. Where Insured property is declared illegal through operation of any law for the time being in force or by any Public Authority.

Premium

Premium is the amount You pay to Us for the insurance covers. Any insurance cover begins only after We have received the premium.

Discount offered under this policy:

1. **Online Policy Discount:** The Insured Person is eligible for 5% discount on premium in case he / she purchases the Policy online from the Company's website or the Company's mobile app or across technology platforms.
2. **Employee Discount:** A discount of 5% will be offered to full time employees of HDFC Group or Munich Re Group at the time of enrolment, or subsequent renewal; provided that such Policy is purchased through our website or our mobile app.
3. **Loyalty Discount:** If you have an active policy(s) with the Company, a discount equivalent to 5% on premium.

Changes and Cancellation**Changes during Policy Period.**

You can choose to make changes to the covers of this Policy as may be permitted by Us. 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

You can cancel the Policy.

1. **Cancellation at any time:** The Insured can cancel the policy at any time during the policy term, by informing the Company.
The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.
2. **We can cancel the policy.**
The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

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You must make a claim for the amount of cover. We will verify the claim and accept it if it is according to the terms and conditions of this Policy.

When You suffer loss or damage to Your Home Building or articles or things in it, You must

- give notice to Us immediately, You must state in this notice
 - i. the Policy 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 or any of Your Home Contents,
 - viii. details of loss or damage under any Optional Cover or Add-ons,
 - ix. submit photographs of loss or physical damage, wherever possible.
- report to police, fire authorities and appropriate legal Authorities,
- take all reasonable steps to prevent further damage to Home Building and Home Contents
- preserve and collect evidence, take and preserve photographs,
- assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents,
- submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage
- prove that the Insured Event has happened, and prove the extent of Your loss.

This is important because We must investigate whether the loss or damage is covered by the terms and conditions of the policy.

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **HDFC ERGO Bharat Griha Raksha Plus** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **HDFC ERGO Bharat Griha Raksha Plus** from Our branch or from Our website : www.hdfcergo.com For any legal interpretation, policy document will hold.

Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

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:

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

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- Contact us- 022 6158 2020/ 022 6234 6234
- Emails – grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226 | Email ID: seniorcitizen@hdfcergo.com
Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited.**

**D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

To the Chief Grievance Officer

HDFC ERGO General Insurance Company Limited

**D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra**

e-mail: cgo@hdfcergo.com

Grievance may also be lodged at IRDAI Integrated Grievance Management System-

<https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

About Our Company

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai-400 059

Website – www.hdfcergo.com

Contact us- 022 6158 2020/ 022 6234 6234

Email – grievance@hdfcergo.com

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INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.