




Protect Your Home, Secure Your Tomorrow















Your home reflects years of effort, emotions and achievements. With **HDFC ERGO Bharat Griha Raksha Plus - Long Term**, get comprehensive protection for your home building against fire, floods, earthquakes, burglary and more.

Key features

-  Home Building Cover, that covers any loss, damage or destruction of your Home Building
-  Insured has an option to choose policy tenure from 1 years up to 15 years
-  Individual policy can be offered on Reinstatement value

Coverages

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

(For entire list of coverages kindly visit www.hdfcergo.com and refer HDFC ERGO Bharat Griha Raksha Plus – Long Term policy wording)

Inbuilt cover



Debris removal clearance – up to 5% of claim amount



Architect, Surveyor and consultant engineer fee up to 10% of claim amount

Sum Insured Capping



Structure - Minimum SI-Rs 10 lac; Maximum SI-Rs 5 crore

Key features



Waiver of under-insurance



Auto escalation @10% every year subject to maximum of 100%



Structure sum insured covered on Cost of Construction i.e Cost of construction * Carpet Area = Building Sum insured

Exclusions

- Deliberate, willful or intentional act or omission, or of anyone on insured behalf, or with insured connivance
- War, civil 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
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste
- Pollution or contamination, unless the pollution or contamination itself has resulted from an Insured Event, or an Insured Event itself results from pollution or contamination
- 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
- 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
- Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event
- Loss or damage to any Insured Property removed from Your premises to any other place.
- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- Any reduction in market value of any Insured Property after its repair or reinstatement.
- Costs, fees or expenses for preparing any claim.

(For entire list of exclusions kindly visit www.hdfcergo.com and refer HDFC ERGO Bharat Griha Raksha Plus – Long Term policy wording)

- Excess : Nil
- Terrorism Excess : 1% of the claim amount for each and every claim subject to minimum of Rs. 10,000/- and maximum limit of Rs. 5,00,000/-

