

Customer Information Sheet

HDFC ERGO - Bharat Griha Raksha Plus - Long Term

Description is illustrative and not exhaustive

S. No.	Title	Description	Policy clause number																											
1	Product Name	HDFC ERGO- BHARAT GRIHA RAKSHA PLUS																												
2	What am I covered for:	<p>With Bharat Griha Raksha Plus policy that provides insurance cover for Your Home Building, and/or Home Contents. Various covers offered under this Policy are:</p> <table border="1"> <thead> <tr> <th></th> <th>Column A</th> <th>Column B</th> </tr> </thead> <tbody> <tr> <td></td> <td>We cover physical loss or damage, or destruction caused to the Insured Property by</td> <td>We do not cover any loss or damage, or destruction caused to the Insured Property</td> </tr> <tr> <td>1</td> <td>Fire</td> <td>caused by burning of Insured Property by order of any Public Authority</td> </tr> <tr> <td>2</td> <td>Explosion or Implosion</td> <td>-</td> </tr> <tr> <td>3</td> <td>Lightning</td> <td>-</td> </tr> <tr> <td>4</td> <td>Earthquake, volcanic eruption, or other convulsions of nature</td> <td>-</td> </tr> <tr> <td>5</td> <td>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</td> <td>-</td> </tr> <tr> <td>6</td> <td>Subsidence of the land on which Your Home Building stands, Landslide, Rockslide</td> <td> caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, coastal or river erosion, c. defective design or workmanship or use of defective materials, or d. demolition, construction, structural alterations or repair of any property, or e. g r o u n d w o r k s o r excavations. </td> </tr> <tr> <td>7</td> <td>Bush fire, Forest fire, Jungle fire</td> <td>-</td> </tr> </tbody> </table>		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 a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, coastal or river erosion, c. defective design or workmanship or use of defective materials, or d. demolition, construction, structural alterations or repair of any property, or e. g r o u n d w o r k s o r excavations.	7	Bush fire, Forest fire, Jungle fire	-	Clause B. Insured Events
	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 a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, coastal or river erosion, c. defective design or workmanship or use of defective materials, or d. demolition, construction, structural alterations or repair of any property, or e. g r o u n d w o r k s o r excavations.																												
7	Bush fire, Forest fire, Jungle fire	-																												

S. No.	Title	Description		Policy clause number	
		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 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 Your Home by unlawful occupation by any person.	
		11	Bursting or overflowing of water tanks, apparatus and pipes.	-	
		12	Leakage from automatic sprinkler installations.	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.	
		13	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.	

S. No.	Title	Description	Policy clause number
		<p data-bbox="266 156 292 177">14</p> <p data-bbox="311 156 588 204">Costs compelled by Municipal Regulations</p> <p data-bbox="311 213 588 517">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 by-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:</p> <p data-bbox="311 526 588 935">i. 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.</p> <p data-bbox="311 944 588 1098">ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.</p> <p data-bbox="311 1107 588 1181">iii. All other terms and conditions of this Policy will apply to this extension</p>	<p data-bbox="605 156 882 177">These costs will not include</p> <p data-bbox="605 186 882 260">a. the costs incurred for complying with such regulations,</p> <ul data-bbox="605 269 882 432" style="list-style-type: none"> <li data-bbox="605 269 882 343">• for destruction or damage occurring before Commencement Date, <li data-bbox="605 352 882 426">• for destruction or damage not insured under this Policy <li data-bbox="605 435 882 541">• under which You have received notice before the destruction or damage occurred. <p data-bbox="605 550 882 751">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.</p> <p data-bbox="605 761 882 1042">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.</p>

S. No.	Title	Description	Policy clause number
		<p>15. Smoke Damage</p> <p>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.</p> <p>Conditions:</p> <p>I. The Sum Insured is up to 1% of the Sum Insured.</p> <p>II. In the event of loss, reinstatement premium shall have to be paid on a pro rate basis to reinstate cover.</p>	
		<p>16. Loan value cover for Flats & Apartment:</p> <p>In the event of Total Loss of the insured property which is under course of construction and the possession is not taken by You; If you opt not to Reconstruct or Reinsure or retain the damaged property and instead opt to abandon the insured property to Us vesting Us all your rights including the right to reconstruct the insured property, we will reimburse an amount equal to the actual payments made to the builder / developer till the date of such total loss.</p> <p>The policy will cease to exist after payment of claim under this cover.</p>	

S. No.	Title	Description	Policy clause number
3	What are the major exclusions in the policy:	<p>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:</p> <ol style="list-style-type: none"> 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. <p>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.</p> <ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> 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. 	Clause F: General Exclusions

S. No.	Title	Description	Policy clause number
		<p>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.</p> <p>8. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>9. Loss or damage to any Insured Property removed from Your Home/ Building to any other place.</p> <p>10. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>11. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>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.</p> <p>13. Costs, fees or expenses for preparing any claim.</p> <p>14. Where Insured property is declared illegal through operation of any law for the time being in force or by any Public Authority.</p>	
4	Optional Covers	<p>To enhance the base coverage</p> <ol style="list-style-type: none"> i. Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover) ii. Loss of Rent & Rent for Alternative Accommodation: iii. Personal Accident Cover iv. Loss minimization v. Hardship Allowance vi. Accidental Hospitalization of Domestic Staff vii. Tenants Liability viii. Accidental Damage ix. Dynamo Clause x. Landscaping xi. Snowfall Damage xii. Acts of terrorism 	Clause E: Optional Covers
5	Waiting Periods	There is no Waiting Period applicable under the Policy.	
6	Payment Basis	Payout will be on an Indemnity or Benefit Basis as mentioned under the respective sections.	Clause C & D: Home Building cover & Content cover
7	Premium Payment Option	Annual	

S. No.	Title	Description	Policy clause number																								
8	Renewal Conditions	We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part. If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.	Clause G (II) Conditions																								
9	Cancellation	<p>1. Cancellation by You at any Time</p> <p>a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.</p> <p>b. If You cancel the policy, We will refund premium as follows:</p> <p>i. If the Policy is cancelled, the premium would be returned to You calculated in accordance with the short period rate table as mentioned below, provided there is no claim under this Policy during the Period of Insurance.</p> <table border="1" data-bbox="297 549 874 1007"> <thead> <tr> <th data-bbox="297 549 583 584">For period not exceeding</th> <th data-bbox="583 549 874 584">Rate to be charged</th> </tr> </thead> <tbody> <tr> <td data-bbox="297 584 583 624">15 days</td> <td data-bbox="583 584 874 624">10% of the Annual rate</td> </tr> <tr> <td data-bbox="297 624 583 663">1 month</td> <td data-bbox="583 624 874 663">15% of the Annual rate</td> </tr> <tr> <td data-bbox="297 663 583 703">2 months</td> <td data-bbox="583 663 874 703">30% of the Annual rate</td> </tr> <tr> <td data-bbox="297 703 583 743">3 months</td> <td data-bbox="583 703 874 743">40% of the Annual rate</td> </tr> <tr> <td data-bbox="297 743 583 783">4 months</td> <td data-bbox="583 743 874 783">50% of the Annual rate</td> </tr> <tr> <td data-bbox="297 783 583 823">5 months</td> <td data-bbox="583 783 874 823">60% of the Annual rate</td> </tr> <tr> <td data-bbox="297 823 583 863">6 months</td> <td data-bbox="583 823 874 863">70% of the Annual rate</td> </tr> <tr> <td data-bbox="297 863 583 903">7 months</td> <td data-bbox="583 863 874 903">75% of the Annual rate</td> </tr> <tr> <td data-bbox="297 903 583 943">8 months</td> <td data-bbox="583 903 874 943">80% of the Annual rate</td> </tr> <tr> <td data-bbox="297 943 583 983">9 months</td> <td data-bbox="583 943 874 983">85% of the Annual rate</td> </tr> <tr> <td data-bbox="297 983 583 1007">> 9 months</td> <td data-bbox="583 983 874 1007">The full Annual rate</td> </tr> </tbody> </table> <p>ii. In case of Policies having tenure more than 1-year, a Short Period scale for retention of premium as given in above table will be applied to the premium for the current / active Policy Year in which Cancellation is requested. The Premium corresponding to all Future unearned policy years would be refunded in full.</p> <p>2. Cancellation by Us:</p> <p>a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-co- operation on Your part.</p> <p>b. In case of Total Loss of Your Home Building where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period without any refund of premium.</p>	For period not exceeding	Rate to be charged	15 days	10% of the Annual rate	1 month	15% of the Annual rate	2 months	30% of the Annual rate	3 months	40% of the Annual rate	4 months	50% of the Annual rate	5 months	60% of the Annual rate	6 months	70% of the Annual rate	7 months	75% of the Annual rate	8 months	80% of the Annual rate	9 months	85% of the Annual rate	> 9 months	The full Annual rate	Clause G (III) Conditions
For period not exceeding	Rate to be charged																										
15 days	10% of the Annual rate																										
1 month	15% of the Annual rate																										
2 months	30% of the Annual rate																										
3 months	40% of the Annual rate																										
4 months	50% of the Annual rate																										
5 months	60% of the Annual rate																										
6 months	70% of the Annual rate																										
7 months	75% of the Annual rate																										
8 months	80% of the Annual rate																										
9 months	85% of the Annual rate																										
> 9 months	The full Annual rate																										

S. No.	Title	Description	Policy clause number
10	How to Claim	<p>a. As soon as any physical loss or damage occurs to Your Home Building or Home 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.</p> <p>b. You can give notice to any of Our offices or call-centres.</p> <p>c. You must state in this notice</p> <ol style="list-style-type: none"> 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. 	Clause G (IV) Conditions
11	Policy Servicing / Grievance / Complaints	<p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> • Our 24X7 Toll free number 022-62346234 / 0120-62346234 from any Landline & Mobile. • For lodging a compliant online, email us at customer service desk at care@hdfcergo.com. • Contact Details for Senior Citizens: 022 6242 6226 Email ID : seniorcitizen@hdfcergo.com <p>Escalation Level 1 : grievance@hdfcergo.com Escalation Level 2 : cgo@hdfcergo.com Escalation Level 3 : Approach Ombudsman Offices (Addresses attached as Annexure)</p>	Section 6
12	Insured's Rights	You have an option to cancel this Policy at any time by sending fifteen (15) days notice in writing to Us or by returning the Policy and stating when thereafter cancellation is to take effect.	
13	Insured's Obligations	Disclosure of material facts sought to be declared on the Proposal Form.	
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			