

### **BHARAT GRIHA RAKSHA POLICY ADD ON COVERS** **Accidental Hospitalization of Domestic Staff**

In consideration of additional premium and notwithstanding contrary contained in the policy, it is hereby agreed that We will pay an amount specified in the schedule for Accidental hospitalisation of domestic staff employed by the insured whilst on duty at the insured premises insured; provided such hospitalisation is caused by operation of an insured peril.

**Domestic staff** means any person employed on full time or part time by the Insured solely to carry out domestic duties associated with property covered under this policy but does not include any person employed in any capacity in connection with any Business, trade or profession.

**Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive hours

**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:

- i) has qualified nursing staff under its employment round the clock;
- ii) 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;
- iii) has qualified medical practitioner(s) in charge round the clock;
- iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v) maintains daily records of patients and make these accessible to the insurance company's authorized personnel;