

**Customer Information Sheet**

**HDFC ERGO - BHARAT GRIHA RAKSHA PLUS**

Description is illustrative and not exhaustive

S. No.	Title	Description	Policy clause number																											
1	Product Name	<b>HDFC ERGO-BHARAT GRIHA RAKSHA PLUS</b>																												
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><b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by</td> <td><b>We do not cover</b> 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. groundworks or excavations.</td> </tr> <tr> <td>7</td> <td>Bush fire, Forest fire, Jungle fire</td> <td>-</td> </tr> </tbody> </table>		Column A	Column B		<b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by	<b>We do not cover</b> 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. groundworks or excavations.	7	Bush fire, Forest fire, Jungle fire	-	Clause B. Insured Events
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		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.	

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		<p>14 <b>Costs compelled by Municipal Regulations</b>  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:</p> <ol style="list-style-type: none"> <li>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.</li> <li>ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.</li> <li>iii. All other terms and conditions of this Policy will apply to this extension</li> </ol>	<p>These costs will not include</p> <ol style="list-style-type: none"> <li>a. the costs incurred for complying with such regulations, <ul style="list-style-type: none"> <li>• for destruction or damage occurring before Commencement Date,</li> <li>• for destruction or damage not insured under this Policy</li> <li>• under which You have received notice before the destruction or damage occurred.</li> </ul> </li> <li>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.</li> <li>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.</li> </ol>

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		<p>15 <b>Smoke Damage</b>  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:  I. The Sum Insured is up to 1% of the Sum Insured.  II. In the event of loss, reinstatement premium shall have to be paid on a pro rate basis to reinstate cover.</p>	
		<p>16. <b>Commercial space within Society</b>  The coverage under this policy is hereby 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 where it is not feasible to provide separate sum insured for each of item individually.  Our liability will be limited to the sum insured specified for building in the policy schedule.  Exclusion:  Any contents, stocks that are part of the commercial space covered in the policy.</p>	

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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"> <li>1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>5. Pollution or contamination, unless <ol style="list-style-type: none"> <li>i. the pollution or contamination itself has resulted from an Insured Event, or</li> <li>ii. an Insured Event itself results from pollution or contamination.</li> </ol> </li> <li>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.</li> </ol>	Clause F: General Exclusions

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		<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"> <li>Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover)</li> <li>Loss of Rent &amp; Rent for Alternative Accommodation:</li> <li>Personal Accident Cover</li> <li>Loss minimization</li> <li>Hardship Allowance</li> <li>Accidental Hospitalization of Domestic Staff</li> <li>Tenants Liability</li> <li>Accidental Damage</li> <li>Dynamo Clause</li> <li>Landscaping</li> <li>Snowfall Damage</li> <li>Acts of terrorism</li> </ol>	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	

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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="296 571 874 1031"> <thead> <tr> <th>For period not exceeding</th> <th>Rate to be charged</th> </tr> </thead> <tbody> <tr> <td>15 days</td> <td>10% of the Annual rate</td> </tr> <tr> <td>1 month</td> <td>15% of the Annual rate</td> </tr> <tr> <td>2 months</td> <td>30% of the Annual rate</td> </tr> <tr> <td>3 months</td> <td>40% of the Annual rate</td> </tr> <tr> <td>4 months</td> <td>50% of the Annual rate</td> </tr> <tr> <td>5 months</td> <td>60% of the Annual rate</td> </tr> <tr> <td>6 months</td> <td>70% of the Annual rate</td> </tr> <tr> <td>7 months</td> <td>75% of the Annual rate</td> </tr> <tr> <td>8 months</td> <td>80% of the Annual rate</td> </tr> <tr> <td>9 months</td> <td>85% of the Annual rate</td> </tr> <tr> <td>&gt; 9 months</td> <td>The full Annual rate</td> </tr> </tbody> </table> <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
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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"> <li>i. the Policy Number,</li> <li>ii. Your name,</li> <li>iii. details of report to the police that You made,</li> <li>iv. details of report to any Authority that You made,</li> <li>v. details of the Insured Event,</li> <li>vi. a brief statement of the loss,</li> <li>vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,</li> <li>viii. details of loss or damage under any Optional Cover or Add-ons,</li> <li>ix. submit photographs of loss or physical damage, wherever possible.</li> </ol>	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"> <li>• Our 24X7 Toll free number 022-62346234 / 0120-62346234 from any Landline &amp; Mobile.</li> <li>• For lodging a complaint online, email us at customer service desk at care@hdfcergo.com.</li> <li>• Contact Details for Senior Citizens: 022 6242 6226   Email ID : seniorcitizen@hdfcergo.com</li> </ul> <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.	

**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.