

HDFC ERGO General Insurance Company Limited

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ERGO**

Take it easy!

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd. and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN: U66030MH2007PLC177117. IRD AI Reg No. 146. Printing Code: LTF/BR/0065/Sept18. UIN: Standard Fire & Special Perils Insurance - IIRDAN146P0006V01201011. UID No. 1158.

STANDARD FIRE & SPECIAL PERILS POLICY

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ERGO**

Take it easy!

Safety for your home



INTRODUCTION

Few things in life matter as much to you as your home. After all, its at the heart of your family, your possessions, your priceless investment and your memories.

KEY FEATURES

Fire and Special Perils (a) Building (b) Contents

- **Covers Against**

- Fire
- Lightning
- Explosion
- Implosion
- Aircraft Damage
- Riots, Strikes and Malicious Damage
- Storm, Cyclone
- Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Impact Damage
- Subsidence and Landside including Rockslide
- Bursting and or Overflowing of Water Tanks, Apparatus & Pipes
- Missile Testing Operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire

- **Optional covers at additional premium**

- Earthquake
- Terrorism

- **Policy Period:** 3 - 20 years

- **Discount:** Upto 50% (As per the policy tenure opted)

WHO CAN APPLY FOR THE POLICY

This policy is designed for:

- Individuals residing in flats or independent houses provided that the external walls are of burnt bricks/ stone/ concrete blocks and RCC/ RBC/ Tiles/ ACC roof.

EXCLUSIONS

- Willful destruction of property
- Loss or damage caused by depreciation or wear & tear and consequential loss of any kind
- Loss or damage contributed to by nuclear weapons material and/or ionizing radiations

- Loss or damage arising from any consequences of war, invasion, act of foreign enemy, hostilities etc.
(For a detailed list of exclusions, kindly refer our policy wording)

WHAT TO DO IN THE EVENT OF A CLAIM

In the event of any claim, call our Toll-free 1800-2-700-700 (Accessible from India only) to register the claim at the earliest with the details of the nature of loss, location of loss, amount of loss (approx. estimation) and policy number for reference.

Once we receive full and final documentation, we will process the claim with prompt turn around times.

For details, kindly refer Policy Wordings.