

## STANDARD FIRE & SPECIAL PERILS

**HDFC  
ERGO**

GENERAL INSURANCE

Har pal aapke saath

Long term safety for your  
property and possession

For more details on risk factors, terms & conditions, please read the sales brochure before concluding a sale. Insurance is the subject matter of solicitation. Trade Logo displayed above belongs to HDFC Ltd. and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN: U68010MH2002PLC134869. IRDA Reg.No. 125, UID No. 1359.

### HDFC ERGO General Insurance Company Limited

Registered & Corporate Office: 1<sup>st</sup> Floor, 165-166 Backbay  
Reclamation, H. T. Parekh Marg, Churchgate,  
Mumbai - 400 020.

Customer Service Address: 6<sup>th</sup> Floor, Leela Business Park,  
Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

Toll-free: 1800 2 700 700 (Accessible from India only)

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**HDFC  
ERGO**

GENERAL INSURANCE

(Long Term)- House/Dwellings



Few things in life matter as much to you as your home. After all, it's the heart of your family, your possessions, your priceless investment and your memories. Get affordable coverage for your property and possessions against almost any eventuality.

Now with HDFC ERGO Standard Fire & Special Perils Policy, you can ensure the trusted protection for your home. Importantly, it is brought to you by HDFC, a name synonymous with "home" to millions across India, and ERGO, one of the world leaders in non-life insurance solutions.

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## WHAT IS COVERED

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

### Covers Against

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

### Add ons

(i) Earthquake (ii) Terrorism

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## HOW MUCH TO INSURE

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The sum insured for Contents is based on the market value. Market Value would mean the current cost minus an allowance for depreciation, in the event of loss/damage.

The reconstruction cost is based on two parameters which are mentioned below:

- Built-up area of the house (square feet)
- Cost of Construction in your area/ locality

You would have to multiply the built up area of the house with the cost of construction to arrive at the reconstruction cost. Reconstruction Cost = Built-up area of the house \* Cost of construction in your area/ locality.

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## ELIGIBILITY

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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
- Policy can be availed by house/flat owners only

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## WHAT IS NOT COVERED

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- Losses arising out of Burglary, theft, Housebreaking, larceny
- Loss and/or damage arising out of War, Invasion, Act of Foreign enemy, hostilities, etc.
- Loss or damage due to nuclear perils
- Damage to property due to Pollution and contamination
- Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws
- Consequential Loss
- Willful Misconduct or Negligence
- Loss and/or damage to jewellery, precious stones, money, bullion or documents of any kind unless specifically declared
- Co-operative societies cannot take long term policy for entire society building
- Property Under construction cannot be covered under this policy

(For a detailed list of exclusions, kindly refer our policy wordings)

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## BENEFITS OF BEING INSURED UNDER THIS POLICY

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- Covers Risk Against Fire, Lightning, Explosion, Flood, Inundation, Storm, Riot, Strike, Malicious damage
- Coverage upto 15 years
- Get Discount upto 50%
- Option to cover Terrorism & Earthquake
- Flexibility in customization of policy
- No documentation, get instant online policy

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## CLAIMS PROCESS

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In the event of any claim, call our Toll-free 1800-2-700-700 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.

Disclaimer: The above is descriptive only. The actual terms and conditions can be found in the policy document. Insured's are advised to read the policy document completely for a full description of the terms and conditions of coverage and the exclusions relating thereto.