



SHRI BHARAT GRIHA RAKSHA POLICY

PERILS COVERED

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| 1. Fire | 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 |
| 7. Bush fire, Forest Fire, Jungle Fire | 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.) |
| 9. Missile testing operations | 10. Riot, Strikes, Malicious Damages |
| 11. Acts of terrorism | 12. Bursting or overflowing of water tanks, apparatus and pipes, |
| 13. Leakage from automatic sprinkler installations | 14. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events. |

WHOM TO SELL

- Individual Home Owners/Dwelling/Flat Owners
- Residential Cooperative Societies

FEATURES OF SBGR POLICY

- Excess due to loss other than terrorism perils – Nil.
- Policy Period - 1 Year to 10 Years. (1 year for Residential Society)
- Contents can also be covered up to 10 years.
- Automatic Increase in Sum Insured – 10% of Original Sum Insured per year.
- Waiver of Underinsurance.

IN-BUILT COVERS

1. Reasonable fees of architect, surveyor, consulting engineer – up to 5% of the claim amount.
2. Reasonable costs of removing debris from the site- up to 2 % of the claim amount.
3. Loss of Rent
4. Rent for Alternative Accommodation

OPTIONAL/ADD-ON COVERS

1. Cover for Valuable Contents on Agreed Value Basis
2. Personal Accident Cover
3. Claim Preparation Cost
4. Public Liability
5. Accidental Damage Cover
6. Additional Living Expense Cover
7. Damage To Utility Systems

Disclaimer-

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*Terms and Conditions apply.

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.