
BAJAJ GENERAL
CARINGLY YOURS
Bajaj General
My Home Insurance
All Risk Policy
Beacause Homes Are Forever
CIN: U66010PN2000PLC015329 | UIN: IRDAN113RP0002V03201415

Bajaj General Insurance Limited

(formerly known as Bajaj Allianz General Insurance Company Limited)
Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India's leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India's leading and most diversified financial services group.

Bajaj General offers a broad portfolio of innovative and customer-focused insurance solutions, spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safeguarding your health and home to protecting your travels and life's most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SME's. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation.

Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point-of-sales personnel, banks, NBFCs, motor dealers, brokers and the company's proprietary sales force.

It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its 'Customer-First' philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.

Introduction

There is no place like 'Home,' it's our most valued possession and our heaven on earth. Few things in life matter as much to us, as our home does. After all, it's the heart of our family, our possessions, our priceless investment and our memories. But often our heaven is insecure with various risks and contingencies. We, at Bajaj General, realize your needs and provide you with a unique Insurance policy 'My Home Insurance All Risk Policy' specially designed to offer cover against various risks and contingencies being faced.

PRODUCT USP:

- All Risk Cover" for "Building , Contents , Jewellery Valuables, Works of Art , Curios & Paintings" under single Policy
- No list of "Contents" required where "Sum Insured" of "Contents" is above 5 Lakhs.
- Worldwide Coverage Extension for "Jewellery & Valuables" and "Portable Equipments" available on Payment of Additional Premium.
- Automatic Reinstatement of "Sum Insured" for "Contents".
- Wavier of Condition of Average for "Contents" &" Jewellery , Valuables , Painting , Curios & Works of Art on Agreed Value Basis"
- Policy can be issued for a period starting from 1 day to 5 years.

BUILDING USP

- "Sum Insured" Options for "Flat /Apartment/":
  a. Agreed Value Basis
  b. Reinstatement Value Basis
  c. Indemnity Basis
- "Sum Insured" Options for "Independent Buildings":
  a. Reinstatement Value Basis
  b. Indemnity Basis
- No Condition of Average applicable for Policies on Agreed Value Basis
- Inbuilt Cover for "Additional Expenses of Rent For An Alternate Accommodation"
- Discount on Opting Excess.
- Expenses incurred by the Insured towards emergency purchases of food, clothing, medicines and similar daily essentials not exceeding Rs.20,000 or the actual amount whichever is less during the Policy Period. This cover will trigger only in case of an admissible claim under "Building" section.

My Home Insurance All Risk Policy • UIN: IRDAN113RP0002V03201415

CONTENTS, JEWELLERY/VALUABLES & PAINTINGS USP

- "Sum Insured" Options for "Contents":
  a. New for Old Basis
  b. Indemnity Basis
- "Sum Insured" Options for "Jewellery & Valuables":
  a. Market Value Basis (Up to Specific Sum Insured)
  b. Agreed Value Basis (Subject to Submission of Valuation Report).
  c. You may opt for coverage for "Jewellery and Valuables" either on full Sum Insured basis or on a loss limit basis 25% & 40% of the total Sum Insured for "Jewellery & Valuables" subject to (a) and (b) above.
- Sum Insured for Paintings & Works of Art strictly on "Agreed Value Basis" Subject to Submission of Valuation Report.
- Worldwide Coverage Extension for "Jewellery & Valuables" and "Portable Equipments" available on Payment of Additional Premium.

Who can buy the policy?

1) Any Owner Occupant of/ Person having an insurable interest in Flat / Apartment / Indpendent Building which is not of *Kutcha Construction can purchase this insurance policy for the Building and/or Contents and Jewellery & Valuables, Works of Art, Curios and Paintings"
2) Any Tenant and other Non-Owners of Residential Structure having an insurable interest can insure the "Contents and Jewellery & Valuables, Works of Art, Curios and Paintings" in the Flat/ Apartment/Independent Building occupied by them for residential purpose.
3) Any Organization/Entity/Firm which is the owner of/ has an insurable interest in, Flat / Apartment Independent Building used for residential purpose of its own employees/ business partners/contractors/invitees which is not of *Kutcha Construction can purchase this insurance for
   i) Building and/or
   ii) Contents (excluding Portable Equipment/Portable Items), and/or
   iii) Works of Art, Curios and Paintings within the insured premises owned by such Organization/ Entity/Firm

*Kutcha Construction shall mean "Buildings" having walls and/ or roofs of woodenplanks/ thatched leaves and/or grass/hay of any kind/bamboo/ plastic cloth/asphalt cloth/ canvas/ tarpaulin and the like.

SCOPE OF COVER

If the "Building and/or Contents and Jewellery & Valuables, Works of Art, Curios and Paintings where specifically Insured" belonging to you or any part thereof be lost, destroyed or damaged by any fortuitous cause other than those specifically excluded, we will indemnify you as per the Plan Opted .

EXCLUSIONS UNDER THE POLICY:

The Policy does not cover Loss or damage to the Property by or due to or arising from:

1. The deductible of
   i. First 5% of each and every claim pertaining to the Portable Equipment/Portable Items subject to a minimum of Rs.2,500, applicable to all annual policies.
   ii. First 5% of each and every claim pertaining to Contents subject to a minimum of Rs.5000, applicable to all short term policies unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule.
2. Mis-representation, Mis-description or Non-Disclosure of any material particulars / information/facts.
3. Damages which are Pre-existing in nature. (Applicable to Contents and Building)
4. Loss or Damage or Collapse of "Building" due to structural defects, latent defects, poor maintenance, workmanship.
5. Loss or damage to Contents due defective workmanship, material or design, latent defect, wear and tear, depreciation, moth, vermin, insects or mildew, process of cleaning, dyeing or bleaching, restoring, repairing, retouching or renovation, inherent vice, warping or shrinkage, the action of light or atmospheric conditions, natural ageing or any other gradually operating cause.
6. Manufacturing defects in Electrical, Mechanical and Electronic Items for which the manufacturer is responsible.
7. Loss of or damage to the property insured under this policy falling under the terms of the maintenance agreement.

8. Dismantling, fitting adjustment, repair alteration or modification not approved by the makers/ manufacturers and/ or the agents of makers /manufacturers or use of such property contrary to the directives of the makers/ manufacturers and/or his agents.
9. Breakage, Cracking or Scratching of Crockery, Glass, Cameras, Binoculars, Lenses, Musical Instruments, Sports Gear and similar articles of brittle or fragile nature, unless caused by fire or accidental external means.
10. Over Winding, Denting or Internal Damage of Watches and Clocks.
11. Loss or Damage liable to be repaired or made good by a third party under any contract of agreement
12. Loss or damage to Money, Securities, Manuscript, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stock or Share Certificate, Stamp and T ravel Ticket or Traveler cheques, Business Books or Documents, Plans, Designs, Blueprints, Credit/ Debit / ATM cards , Club Membership Cards
13. Loss of insured property from safe inside insured "Building", following use of the key or any duplicate thereof or access code to the safe belonging to the Insured, unless this has been obtained by threat or by violence.
14. Loss Destruction of or Damage to articles of Consumable Nature.
15. Jewellery and Valuables, Works of Art, Paintings, Curios unless specifically insured. Further the we shall not be liable for loss or damage to Works of Art, Paintings, Curios due to Breakage, Cracking or Scratching, unless caused by fire or Accidental External means.
16. Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
17. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, however such seepage, pollution or contamination may have been caused.
18. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:
    a. Any functioning or malfunctioning of the internet or similar facility or of any intranet or private network or similar facility,
    b. Any corruption, destruction, distortion, erasure or other loss or damage to data, software or any kind of programming or instruction set.
    c. Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability.

    This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril.
19. Loss or damage due to theft or attempted theft by any employee of yours or loss or damage occasioned through your or any of your employees willful act or the willful act of any other person with your or any of your employee's connivance unless a FIR has been lodged against the employee.
20. Loss or damage directly or indirectly, proximately or remotely occasioned by or contributed to or traceable to or happening through in consequence of war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not) civil war, civil commotion, mutiny, rebellion, revolution, insurrection, conspiracy, military or usurped power.
21. Loss or damage directly or indirectly caused by or contributed to by or arising from ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
22. Loss or damage to Fire arms by Rusting, Bursting or any other cause.
23. Mysterious disappearance and Unexplained Losses.
24. Any loss or damage to the insured property or to the general public and/ or legal liability arising out of immoral or unethical use of insured property.
25. Damage to property not belonging to or held in trust by you or in your custody or control.
26. Expenses incurred on
    a) Architects, surveyors and consulting engineers fees in excess of 3% of the claim amount.
    b) Debris removal by the insured following a loss, destruction or damage to property insured by an insured peril in excess of 1% of the claim amount.
27. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
28. Loss or damage to Livestock, Motor Cycles and Vehicles of any description.

My Home Insurance All Risk Policy • UIN: IRDAN113RP0002V03201415

29. Loss or damage to contents due to Burglary or Theft where you or any of your family is alleged to be concerned or implicated. 30. Loss or damage howsoever caused to Pedal Cycle, Electronic and Electrical Equipment, Domestic Appliances, Clothing older than 10 Years and Portable Equipment older than 5 Years (excluding mobile phones) and Mobile Phones older than 3 years.
30. Loss ordamage howsoever caused to Pedal Cycle, Electronic and Electrical Equipment, Domestic Appliances, Clothing older than 10 Years and Portable Equipment older than 5 Years (excluding mobile phones) and Mobile Phones older than 3 years.
31. Expenses incurred for maintenance of Electronic and Electrical Equipments and Domestic Appliances.
32. Loss, destruction or damage to the contents or items in Refrigerator/ Fridge or similar type of Cold Storage caused by change of temperature.
33. Loss or damage arising from detention, confiscation, nationalization, requisition, occupation or willful destruction by or under the order of the government or any public or local authority.
34. Loss or damage to Drones under Contents section.
35. Where the Insured Building (except in case of domestic/residential rental use) /Contents/ Jewellery & Valuables/Curios/Works of Art are used for commercial, rental or profit generation purposes.



My Home Insurance All Risk Policy • UIN: IRDAN113RP0002V03201415

My Home Insurance		Buidling (Structure)		
		Agreed Value Basis (Flat/Apartment)	**Reinstatement Value Basis** (Flat/ Apartment/IndependentBuilding)	**Indemnity Basis** (Flat/ Apartment/IndependentBuilding)
CONTENTS INCLUDING PORTABLE EQUIPMENTS	**New For Old Basis** (Excluding Jewellery and Valuables, Painting, Works of Arts and Curios)	**PLATINUM PLAN -I** Flat/Apartment - Agreed Value Basis + Cotents - New For Old	**DIAMOND PLAN -I** Flat/Apartment/Building- Reinstatement Value Basis + Contents - New for Old Basis	**GOLD PLAN -I** Flat/Apartment/Building - Indemnity Basis + Contents- New for Old Basis
	Indemnity Basis (Excluding Jewellery and Valuables, Painting, Works of Arts and Curios)	**PLATINUM PLAN -II** Flat/Apartment - Agreed Value Basis + Contents - Indemnity Basis	**DIAMOND PLAN -II** Flat/Apartment/Building - Reinstatement Value Basis + Contents - Indemni	**GOLD PLAN -II** Flat/Apartment/Building - Indemnity Basis + Contents - Indemnity Basis
	Portable Equipment Coverage	Inbuilt Coverage : India Coverage Extension On Payment of Additional Premium: Worldwide		
JEWELLERY, VALUABLES, CURIOS Etc	**Jewellery , Valuables, Curios, Paintings & Work of Arts**	**For Jewellery & Valuables:** Inbuilt Coverage : India Coverage Extension On Payment of Additional Premium : Worldwide		
ADDITIONAL BENEFIT	**Rent for Alternate Accommodation and Brokerage**	i) Rent for Alternate Accommodation a) 0.5% of the Flat/Apartment Sum Insured or b) Actual Rent whichever of (a) and (b) is less subject to a maximum of Rs.50,000 per month, for the period until the Completion of Reconstruction or 24 months whichever is less ii) Actual Brokerage payable not exceeding one month rent	i) Rent for Alternate Accommodation a) 0.3% of the Flat/Apartment Sum Insured or b) Actual Rent including Brokerage whichever of (a) and (b) is less subject to a maximum of Rs.35,000 per month,for the period until the Completion of Reconstruction or 24 months whichever is less ii) Actual Brokerage payable not exceeding one month rent	
	Emergency Purchases	Rs.20,000 or actual amount whichever is lower		
NOTE	**Options To Insure**	Insured has the Option to insure either Flat/Apartment/Independent Building Only OR Contents Only OR Both		
POLICY PERIOD	**Options For Policy Period**	i. Short Term Policy up to 15/30/60/90/120/150/180/210/240/270 days **or** ii. Annual Policy of 1 Year/2 Years/3 Years/4 Years/5 Years (Note: For all policies Policy Period for all opted covers shall be identical)		
ADD ON COVERS	**Add On Cover For All Plans**	1. Loss of rent 2.Temporary Resettlement cover 3.Keys and locks replacement cover 4.ATM withdrawal robbery cover 5.Lost wallet cover 6.Dog insurance cover 7.Public liability cover 8.Employee's compansation cover		

Note: Standalone Cover for Jewellery & Valuables and /Or Curios, Paintings & Work of Arts cannot be Opted unless Contents are Insured.

My Home Insurance All Risk Policy • UIN: IRDAN113RP0002V03201415

A) SUM INSURED OPTIONS FOR "BUILDING"

a) SUM INSURED OF "FLAT / APARTMENT" ON "AGREED VALUE BASIS"

The Sum Insured for Flat / Apartment on Agreed Value Basis shall be value arrived at by multiplying the Total Square. Feet area of the Flat/ Apartment as mentioned in the Registered Sale Deed Agreement by the value per square feet mentioned in the Ready Reckoner for Property Tax and Stamp Duty purpose issued by the Revenue Department of the State Government for the ocality in which the Flat/Apartment is situated as on the date of the proposal OR the amount mentioned in the Valuation Report of a Government approved Valuer as accepted by the insurer.

Example for Sum Insured Calculation:

Location	Total Square Feet Area Mentioned in the Registered Sale Deed Agreement (a)	Ready Reckoner Price per Sq Ft for mentioned Location as on Date of Proposal (b)	Sum Insured= (a)*(b)
Viman Nagar, Pune	590 Sq. Ft.	# Rs. 4800 per Sq.Ft.	590 (Sq. Ft) * 4800 (Rs.) = 28,32,000

Here the Sum Insured will be Rs. 28,32,000.

However, in case you opt to insure the Flat / Apartment for an higher value than that mentioned above due to the cost incurred on your part for additional features added to the flat, other than those provided by the builder like Italian / Marble Flooring, Security Doors, we would insure the sameon the basis of Valuation Report of a Government approved Valuer.

#(This is a hypothetical value for the purpose of Illustration only)

b) SUM INSURED OF "BUILDINGS" ON "REINSTATEMENT VALUE BASIS"

Sum Insured = Area of the "Building" (Square Feet) indicated in the Registered Sale Deed Agreement X Present Day Cost of Construction in area/ locality where the insured property is situated as per the data available with the local government authority. X (1+ *Escalation % Chosen) Subject to Memorandum applicable to Reinstatement value policies

c) SUM INSURED OF "BUILDINGS" ON "INDEMNITY VALUE BASIS":

Sum Insured = Area of the "Building" (Square Feet) indicated in the Registered Sale Deed-Agreement X Present Day Cost of Construction in area/ locality where the insured property is situated as per the data available with the local government authority X (1 + *Escalation % Chosen) X (1- Depreciation at the Rate of maximum 2.5 % per annum X Age of the Building, with final depreciation rate not exceeding 70% in the aggregate).

B) SUM INSURED OPTIONS FOR CONTENTS

CONTENTS SHALL INCLUDE:

a) Pedal Cycles, Electrical and Electronic Appliances (other than Portable Equipment/ Portable Items) whilst stored or lying in the Insured's "Building", Clothing, not older than 10 years and

b) Furniture including fixed Furniture, Fixtures, Retrofitted Valuable Sanitary Fittings and Electrical Fittings, Crockery, Cutlery, Steel Utensils, other Household Articles whilst stored or lying in the nsured's "Building" and

c) Portable Equipment/Portable Items
   i) (other than Mobile Phones) not older than 5 years
   ii) Mobile Phones not older than 3 years
   anywhere in India (unless specifically Insured Worldwide on payment of additional premium) which belongs to the Insured and his Family Members but excludes Jewellery and Valuables, Works of Art, Paintings, Curios, Bonds, Cheques, Documents, Cash and Currency Notes and Coins, Credit and Debit Cards.

a) SUM INSURED FOR "CONTENTS" ON "NEW FOR OLD BASIS":

The Sum insured for "Contents" shall represent the Replacement Value of the insured items by a New Property of the same kind and same capacity without any allowance for wear and tear and or depreciation.

Special Condition:

- Where you opt for insurance of Structure and Contents the Sum Insured for Contents shall not be less than 10% of the Flat/Apartment/ Independent Building Sum Insured subject to a minimum of Rupees 5 lakhs.
- Where you opt for insurance of Contents only, the Sum Insured shall not be less than

Rupees Five Lakhs.

- Incase the value of the contents is collectively less than Rupees Five Lakhs, you shall be equired to declare the individual values of the contents.
- For Contents up to 5 Years old the settlement for claim shall be on New for Old Basis and for Contents older than 5 Years shall be on Indemnity Basis.

b) SUM INSURED FOR CONTENTS ON INDEMNITY BASIS:

The Sum insured for "Contents" is based on the Replacement Value of the insured items as Newless due allowance for betterment, wear and tear and or depreciation.

Special Condition:

- Where you opt for insurance of Structure and Contents the Sum Insured for Contents shall not be less than 10% of the Flat/Apartment/ Independent Building Sum Insured subject to a minimum of Rupees 5 lakhs.
- Where you opt for insurance of Contents only, the Sum Insured shall not be less than Rupees Five Lakhs.
- Incase the value of the contents is collectively less than Rupees Five Lakhs, you shall be required to declare the individual values of the contents.

COVERAGE FOR PORTABLE EQUIPMENT:

We will indemnify you in respect of the accidental loss of or damage to "Portable Equipment" anywhere in India. However, on payment of Additional Premium the coverage for "Portable Equipment" may be extended to Worldwide

C) SUM INSURED OPTIONS FOR JEWELLERY AND VALUABLES

a) For "Jewellery and Valuables" valued up to Rs.Two Lakhs and Fifty Thousand for Gold Plan, Five Lakhs for Diamond Plan and Ten Lakhs for Platinum Plan , you shall , for the purpose of Sum Insured , provide a list of the "Jewellery and Valuable" Items to be insured with full description and Market Value.

b) For "Jewellery and Valuables" above Rs.Two Lakhs and Fifty Thousand for Gold Plan, Five Lakhs for Diamond Plan and Ten Lakhs for Platinum Plan , you shall, for the purpose of Sum Insured, provide a Valuation Report of the Valuer approved by us.

c) Sum Insured for "Jewellery and Valuables" shall be either on full Sum Insured basis or loss limit basis subject to (A) and (B) above.
Note: You may opt for coverage for "Jewellery and Valuables" either on full Sum Insured basis or on a loss limit basis. Loss limit options available under the policy are:
1) 25% of the total Sum Insured for "Jewellery & Valuables"
2) 40% of the total Sum Insured for "Jewellery & Valuables"
For "Jewellery and Valuables" irrespective of the Sum Insured Opted, wherever Valuation Report of a Valuer approved by us is submitted, the Sum Insured shall be on Agreed Value Basis unless the Insured has opted for cover on loss limit basis.

COVERAGE FOR "JEWELLERY AND VALUABLES"

We will indemnify you in respect of the accidental loss of or damage to "Jewellery and Valuables" anywhere in India. However, on payment of Additional Premium the coverage for "Jewellery and Valuables" may be extended to Worldwide.

D) SUM INSURED FOR "CURIOS, WORKS OF ART AND PAINTINGS"

For "Curios, Works of Art and Paintings" irrespective of value under all Plans , the Sum Insured shall be on Agreed Value Basis, based on Valuation Report of the Valuer approved by us.

COVERAGE FOR "CURIOS, WORKS OF ART AND PAINTINGS"

We will indemnify you in respect of the accidental loss of or damage to "Curios, Works of Art and Paintings" whilst stored or lying in your Building.

ADEQUACY OF SUM INSURED FOR CONTENTS:

It is further agreed and declared that the Insured shall take all steps to declare Adequate Sum Insured for Contents and if in the event of a Partial Loss the Sum Insured for Contents on the date of loss is found to be less than the Actual Value at Risk by more than 15%, we shall call upon you to pay the difference in premium between the Sum Insured and Actual Value at risk so as to maintain Adequacy of Sum Insured.

My Home Insurance All Risk Policy • UIN: IRDAN113RP0002V03201415

PREMIUM RATES:

PREMIUM RATES FOR ANNUAL POLICIES:

Sr. No.	Description	Basic Premium Rate			Loading for Worldwide Coverage
		Platinum Plan	Diamond Plan	Gold Plan	
Cover 1	"Building"	0.0380%	0.0380%	0.0320%	NA
Cover 2	"Contents" excluding Portable Equipment On Indemnity Basis	0.30%			*10% of the Basic Premium Rate For "Contents"
	"Contents" excluding Portable Equipment On New for Old Basis	0.50%			*10% of the Basic Premium Rate For "Contents"
	Portable Equipment On Indemnity Basis	1.70%			*10% of the Basic Premium Rate For "Contents"
	Portable Equipment on New for Old Basis	2.20%			*10% of the Basic Premium Rate For "Contents"
Cover 3	"Jewellery & Valuables" on Full Sum Insured Basis	0.50%			25% of the Basic Premium Rate For " Jewellery & Valuables "
	"Jewellery & Valuables" on 25% First Loss Basis	1.80%			25% of the Basic Premium Rate For " Jewellery & Valuables "
	"Jewellery & Valuables" on 40% First Loss Basis	1.00%			25% of the Basic Premium Rate For " Jewellery & Valuables "
Cover 4	"Works of Art , Curios, Paintings"	1.00%			NA

My Home Insurance All Risk Policy • UIN: IRDAN113RP0002V03201415

PREMIUM RATES FOR SHORT TERM POLICIES:

Policy Duration Premium	Policy Duration Premium
10% of Annual Rate	Upto 15 days
15% of Annual Rate	16 to 30 days
30% of Annual Rate	31 to 60 days
37% of Annual Rate	61 to 90 days
40% of Annual Rate	91 to 120 days
42% of Annual Rate	121 to 150 days
45% of Annual Rate	151 to 180 days
65% of Annual Rate	181 to 210 days
75% of Annual Rate	211 to 240 days
85% of Annual Rate	241 to 270 days
100% of Annual Rate	271 days up to one year

*Loading of 10% on Basic Rate for Contents will be Applicable, if Coverage for Portable Equipment under "Contents" is extended to Worldwide.

Note: In case of Long Term Policy, for the purpose of Premium Rate , we would be taking the Product of Basic Premium Rate and Policy Term Opted and then apply Loading/Discount, if applicable.

LONG TERM DISCOUNT:

In case you opt to insure "Building and /or Contents and Jewellery & Valuables, Works of Art, Curios and Paintings for more than a year up to maximum of three years, long term policy discount will apply on Total Premium as below:

1) Building, Contents and Portable Equipment

Term	Discount
2 years	5%
3 years	6%
4 Years	7%
5 Years	8%

2) Jewellery and Works of Art

Term	Discount
2 years	7%
3 years	11%
4 Years	5%
5 Years	18%

ADD ON COVER RATES:

Sr. No.	Name of the Cover	Premium Rate
1	Loss of Rent	0.6%o
2	Temporary Resettlement Cover	0.6%o subject to a minimum premium of Rs.50
3	Keys & Locks Replacement Cover	10%o subject to a minimum premium of Rs.50
4	ATM Withdrawal Robbery Cover	Rs.150
5	Lost Wallet Cover	Rs.50
6	Dog Insurance Cover	50%o
7	Public Liability Cover	0.5%0
8	Employees Compensation Cover	Bearers, Khitmatgars, Hamals, Cooks, Sweepers, Mali and Mehters : Rs. 10 Per Capita Motor Car Driver, Cleaners and attendants: Rs 24.30 Per Capita

Note: In case of Long Term Policy, for the purpose of Premium Rate ,we would be taking the Product of Basic Premium Rate and Policy Term Opted and then apply Loading/Discount, if applicable.

POLICY BUYING PROCESS

1. Discuss the policy benefits, coverage and premium details with your insurance advisor / Financial Institution/Insurance Company.
2. Actively seek information on the charges and exclusions under the policy
3. Fill the Proposal Form stating all required details.
4. Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
5. Submit all documents which are mandatory such as Proposal Form, Certificates related to possession of house etc.
6. In order to avail of the insurance cover, the premium will have to be paid to us before commencement of the risk.
7. The Policy Schedule and Policy Wordings will be sent to your mailing address mentioned on the Proposal Form.

RENEWAL PROCESS

We are not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured.
The renewal premium shall be as per the rates approved by IRDA on the date of renewal for this product.

MID-TERM REVISION IN SUM INSURED (APPLICABLE ONLY TO ANNUAL POLICY):

Mid-term revision in sum insured shall be allowed as follows:

1) Increase in Sum Insured: Premium to be charged on pro-rata basis on the amount by which the Sum Insured is increased.
2) Decrease in Sum Insured: The Premium to be refunded shall be on pro-rata basis on the amount by which the SI decreased.
   This provision will be applicable to all the four covers – 1) Buildings 2) Contents
3) Jewellery & Valuables 4) Works of Art , Painting and Curious under all the Plans.

No refund of premium shall be due on decrease in Sum Insured if you have made a claim under the policy for the cover under which decrease of Sum Insured is sought. However this shall be applicable only for the year on which the claim has been made and not for subsequent years in case of long term policies.

CANCELLATION

a. Cancellation by Insurer
The Company may cancel the policy by sending seven days' notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force. Under normal circumstances, Policy will not be cancelled except for reasons of fraud.

b. Cancellation by Insured
Cancellation happening in the running year
The policy may be cancelled at the option of the insured with seven days' notice of cancellation, and the Company will be entitled to retain premium on pro-rata basis for the period for which the cover has been in existence prior to the cancellation of the policy. The balance premium, if any will be refundable to the Insured. Refund of premium will be subject to there being no claim under the policy during the policy year

Remaining full Policy Year(s)
Pro-rata refund of premium

Note: For the completed Policy Year premium shall be retained in full.

CLAIMS PROCESS

1) Call our Toll Free No. 1-800-225858 (for for BSNL/MTNL lines only) or 1-800-1025858 (for Bharti users - mobile / landline) or 020-30305858
2) Submit the completely filled claim form at the nearest Bajaj General Insurance Office

DISCLAIMER: The above mentioned information is only indicative in nature. For details of coverage and exclusions, please refer to the policy wordings.

My Home Insurance All Risk Policy • UIN: IRDAN113RP0002V03201415

INSURANCE ACT 1938 SECTION 41- PROHIBITION OF REBATES

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISION OF THIS SECTION SHALL BE PUNISHABLE WITH FINE, WHICH MAY EXTEND TO TEN LAKH RUPEES.





BAJAJ GENERAL INSURANCE LIMITED,
(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)
BAJAJ INSURANCE HOUSE, AIRPORT ROAD, YERAWADA,
PUNE - 411006. IRDAI REG NO.: 113.

FOR ANY QUERY (TOLL FREE)
1800-209-0144 /1800-209-5858

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For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

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