

FG BHARAT GRIHA RAKSHA

ADD ON COVERAGES

Under FG Bharat Griha Raksha. You can buy the following add-ons (additional covers) that will be added to Your **FG Bharat Griha Raksha** Policy only if You have applied to and paid premium for the covers and We have accepted to give covers to You.

1. Third Party Liability (UIN: IRDAN132RP0005V01202021/A0012V01202122)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium. The Company will indemnify the Insured against -

- a) Legal liability for accidental loss or damage due to insured perils caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with insured property thereon;
- b) Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workman or employees of the owner of the works or premises or other firms connected with any other work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to insured perils accompanied by the loss or damage to the Insured property described in the Schedule.

Provided that the total liability of the Company during the period of Insurance under this clause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.

In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against -

- a) all cost and expenses of litigation recovered by any claimant from the Insured, and
- b) all costs and expenses incurred with the written consent of the Company.

Deductible: Nil

Limit of liability /Sum Insured limit: up to 10% of Total Sum insured with the maximum coverage of 5 crores

2. Tenants legal liability: (UIN: IRDAN132RP0005V01202021/A0012V01202122)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium this policy extend to cover

- a) tenants' liability, being those financial consequences of the liability which the Insured may incur as tenant, in respect of insured material damage under articles of any civil code
- b) neighbours' liability, being those financial consequences of the liability which the Insured may incur under articles of any civil code for any insured material damage to the property of neighbours and co-tenants.

Deductible: Nil

Limit of liability /Sum Insured limit: up to 10% of Total Sum insured with the maximum coverage of 5 crores

3. Claim Preparation Costs (UIN: IRDAN132RP0005V01202021/A0012V01202122)

It is hereby declared and agreed that, notwithstanding anything to the contrary contained in this Policy and subject to the Insured having paid the agreed additional premium that the Company shall indemnify the insured for reasonable and necessary claim preparation costs, which Insured incur, solely at Company's request in the determination of the extent of loss or damage prior to Company's final adjustment of Insured's claim, provided that any loss is payable under this policy. Company will not pay for the services of Insured's attorneys or public adjusters.

Deductible: Nil

Limit of liability /Sum Insured limit: up to 10% of Total Sum insured with the maximum coverage of 5 crores

4. Keys and Locks (UIN: IRDAN132RP0005V01202021/A0012V01202122)

The insurance of each item extends to include all costs reasonably incurred in the repair or replacement of mechanical door locks following theft of keys from the premises of the Insured or off any authorized employee or following threat of or actual assault or violence to the Insured or any authorized employee.

Deductible: Nil

Limit of liability /Sum Insured limit: up to 10% of Total Sum insured with the maximum coverage of 5 crores

The liability of the Insurer shall not exceed the Limit of Liability stated in the Schedule.

5. Accidental Damage Clause (UIN:IRDAN132RP0005V01202021/A0025V01202122)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the policy extends to indemnify the Insured against loss, destruction of or damage to the insured property (excluding glass items) caused by accidental external damage, excluding damages caused by or in consequence of:

- a) Mechanical or electrical breakdown or derangement of machinery or equipment
- b) The freezing solidification or inadvertent escape of molten material
- c) Damage resulting from over load experiments or tests requiring the imposition of abnormal conditions.
- d) Damage due to wear and tear, rust, corrosion, erosion, cavitations, boiler scale, incrustation, deterioration, settling, gradual cracking, gradually developing deformation or distortion, gradual deterioration due to atmospheric conditions or due to such other causes.
- e) Property Insured in transit other than within the premises specified in the Schedule
- f) Plant machinery or equipment during installation removal or reciting (including dismantling re-erection stripping down and assembly) if directly attributable to such operations

g) Property Insured undergoing manufacture alteration, repair, testing, installation or servicing including materials and supplies thereof if directly attributable to the operations or work being performed thereon unless damage by a cause not otherwise excluded ensues and then company will be liable only for such ensuing loss h) Collapse either full or partial

i) Any other cause specifically excluded hereunder

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the limit of liability hereby or such other sum or sums as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Company.

Limit of Indemnity/Sum Insured : Upto 20% of Total Sum Insured (Building and Contents)

Deductible: INR10,000 for each and every claim

6. Protection and Preservation of Property:

(UIN:IRDAN132RP0005V01202021/A0026V01202122)

This Policy covers:

1. Reasonable and necessary costs incurred for actions to temporarily protect or preserve insured property, provided such actions are necessary due to actual, or to prevent immediately impending, insured physical loss or damage to such insured property.
2. Reasonable and necessary:
 - a. Fire department fire fighting charges imposed as a result of responding to a fire in, on or exposing the insured property;
 - b. Costs incurred of restoring and recharging fire protection systems following an insured loss; and
 - c. Costs incurred for the water used for fighting a fire in, on or exposing the insured property.

This Additional Coverage is subject to the deductible provisions that would have applied had the physical loss or damage occurred.

The liability of the Insurer shall not exceed the Limit of Liability stated in the Schedule.

Limit of Indemnity/Sum Insured: Upto 20% of Total Sum Insured

7. Landscaping including lawns, plants, shrubs or Trees

(UIN: IRDAN132RP0005V01202021/A0027V01202122)

It is hereby declared and agreed that, notwithstanding anything to the contrary as mentioned in the Policy and subject to the Insured having paid the agreed additional premium, the Company will pay for direct physical loss of or damage, in respect of the Policy, to lawns, plants, shrubs or trees occurring at such premises as described in the Schedule. This coverage does not apply to improvements at a golf course unless specifically mentioned in the Schedule. This coverage does not apply to loss or damage caused by or resulting from: windstorm and hail; weight of snow, ice or sleet; and water damage.

Subject otherwise to the terms, conditions and exceptions/exclusions of the Policy.

The indemnity provided herein shall be subject to the limit of indemnity and deductible as specified in the Schedule.

Limit of Indemnity/Sum Insured- Upto 20% of Total Sum Insured (Building and Contents), subject to maximum of Rs500,000/-

Deductible: INR 5000/- for each and every claim

**8. Removal of Debris (in excess of 2% of the claim amount)
(UIN: IRDAN132RP0005V01202021/A0028V01202122)**

It is permissible to cover cost necessarily incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril by incorporating the following clause :

“On costs and expenses necessarily incurred by the insured

- a) In the removal of debris from the premises of the Insured;
- b) dismantling or demolishing;
- c) shoring up or propping;

of the portion or portions of the property insured by (Items..... of) this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate Rs.”

Note: 1. (b)& (c) above should be deleted when neither Building nor Machinery are covered.

Note: 2. The cover may be given by separate item in the policy for an amount not exceeding 10% of the total Sum Insured.

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