

CLAIMS PROCESS

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.

HDFC ERGO General Insurance Company Limited

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

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**HDFC
ERGO**
GENERAL INSURANCE

For more details on risk factors, terms & conditions, please read the sales brochure before concluding a sale. Insurance is the subject matter of solicitation. IRDA Reg No. 125. UID No. 702.

HOME INSURANCE

**HDFC
ERGO**

GENERAL INSURANCE

Har pal apke saath

Safety for your property and possession



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.

Now with HDFC ERGO Home Insurance 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. Get affordable coverage for your property and possessions against almost any eventuality.

WHAT IS COVERED

Section I : 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 / Earthquake, Volcanic Eruption & other Convulsions Of Nature.

Section II : Burglary and Housebreaking

Burglary cover for Contents cannot be opted for on a stand alone basis.

HOW MUCH TO INSURE

The sum insured for the structure of the house is based on the Reinstatement Value. Quite simply, it would be the reconstruction value for the structure is determined by the construction cost. This however would not include the cost of the land. 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. $\text{Reconstruction Cost} = \text{Built-up area of the house} * \text{Cost of construction in your area / locality}$.

Contents / Valuables : The sum insured for Contents / Valuables is based on the market value. Market Value would mean the current cost minus an allowance for depreciation, in the event of loss/damage. For jewellery, you would not have to deduct depreciation. Once you have decided the sum insured for the structure as well as contents simply choose the closest sum insured value and arrive at the premium.

ELIGIBILITY

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
- Home owners or tenants (can opt only for the contents cover for fire as well as burglary)

WHAT IS NOT COVERED

- 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 wordings)

PREMIUM TABLE

Section I Premium for Fire & Special Perils Cover																
(a) BLDG / In lakhs	5	7.5	10	12.5	15	17.5	20	22.5	25	27.5	30	35	40	45	47.5	50
Premium	382	573	764	955	1,146	1,337	1,528	1,719	1,910	2,101	2,292	2,674	3,056	3,438	3,629	3,820
(a) Contents / In lakhs	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	
Premium	76	115	153	191	229	267	306	344	382	420	458	497	535	573	611	

Section II Premium for Burglary & Theft Cover																
(a) Contents / In lakhs	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	
Premium	270	404	539	675	809	944	1,079	1,213	1,348	1,483	1,618	1,753	1,888	2,022	2,157	

All premiums shown above are inclusive of 12.36% service tax