

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006
UIN: IRDAN113RP0009V01202021/A0009V01202122

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD. BHARAT GRIHA RAKSHA POLICY

ADD-ON COVER - ACCIDENTAL DAMAGE

Policy No. _____ ["Policy" or "base Policy"]
Insured: _____

OPERATIVE CLAUSE

It is hereby agreed and declared that on payment of additional premium, the Policy is extended to cover direct physical loss or damage to General Contents insured under the Policy, whilst situated in the insured Premises due to accident from any fortuitous cause subject to the terms, conditions and exclusions herein.

Provided however the Company's liability under this cover shall not exceed 5% of the Sum Insured of General Contents in the aggregate.

EXCLUSIONS:

1. Deductible of Rs.5000 for each and every claim
2. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy Schedule / Certificate of Insurance.
3. Loss, destruction or damage to the insured property premises caused by change of temperature.
4. Loss, destruction or damage to **Portable Equipment/ Items** and television sets (whether covered or otherwise under Policy)
5. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, object made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant etc.) felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anticorrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating or metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood and inundation.
6. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
7. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
8. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the Insured or its authorized representative.
9. Loss or damage to electrical/ electronic equipment/ items older than 5 years from the date of first purchase as new.

Subject otherwise to all other terms, conditions and exclusions of the Policy.

DEFINITIONS:

1) Portable Equipment/ Items

- i) Photographic Equipment, Laptops, Mobile Phones, Video Cameras, Telescopes, Musical Instruments, I- Pads, I Pods and items of similar nature.
 - ii) Personal medical devices such as Blood Pressure Machines, Sugar Testing Machines and wearable devices such as Fitness Trackers, Hearing Aids etc.
 - iii) Spectacles & other similar Personal Effects, Drapery, Bags etc.
- 2) **Deductible** means the amount which shall be borne by the Insured in respect of a claim made under the Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.