

**HDFC  
ERGO**

*Take it easy!*



**HOME  
INSURANCE**

You don't leave your home 'UNLOCKED'  
then why leave it 'UNPROTECTED'?

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, Terrorism (Optional).

### 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. Reconstruction Cost = Built-up area of the house \* 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)
- Multiyear policy can be availed by house/ flat owners only wherein coverage for building (section I a) is mandatory.

## WHAT IS NOT COVERED

- Loss and/ or damage arising out of war, invasion, act of foreign enemy, hostilities, etc
- Loss or damage due to nuclear perils
- Damage to property due to pollution and contamination
- Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws.
- Consequential Loss
- Willful misconduct or negligence, willful destruction of property
- Loss and/ or damage to jewellery, precious stones, money, bullion or documents of any kind unless specifically declared.
- Co-operative societies cannot take long term policy for entire society building
- Property Under construction cannot be covered under this policy

(For a detailed list of exclusions, kindly refer our policy wordings)

## BENEFITS OF BEING INSURED UNDER THIS POLICY

- Coverage upto 5 years
- Get Discount upto 25% +15% (As per the policy tenure opted)
- Option to cover Terrorism
- Flexibility in customization of policy
- A unique umbrella policy for home owners with long term coverage
- Reduced premiums saving your money
- No documentation, get instant online policy

## CLAIMS PROCESS

In the event of any claim, call our Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234 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.

## PREMIUM TABLE

All premium are Excluding GST

**Rates for Method A (per mile 1000)\* only for long term cover  
(Increase in base Sum Insured by 10% at end of every year)**

Policy Period	3 yrs	4 yrs	5 yrs
Total Fire section rate (Section I a & b)	2.04	2.72	3.40
Burglary & Theft rate (section II)	7.20	9.60	12

**Rates for Method B (per mile/ 1000) (Long term Discount)**

Policy Period	1 yr	3 yrs	4 yrs	5 yrs
Total Fire section rate (Section I a & b)	0.68	1.82	2.32	2.78
Burglary & Theft rate (section II)	2.40	6.12	7.68	9.00

The above rates are applicable for policies sourced before 1st April 2021.

*Disclaimer: This leaflet is only a brief summary of the Home Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.*

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## HDFC ERGO General Insurance Company Limited



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