



Zurich Kotak Bharat Griha Raksha

offers protection for your home and its contents.

Zurich Kotak Bharat Griha Raksha

Your home is your abode of dreams, memories and a sense of security of having a roof over your head. A mishap like fire not only destroys it physically, but also the emotions that you and your family have invested in building it. With Zurich Kotak Bharat Griha Raksha, secure your house against damages caused due to fire and its allied perils.



What is Covered?

Coverage	
Home Building	This cover secures any loss, damage or destruction to the structure of your house.
General Contents	This cover secures against any loss, damage or destruction to the articles or things of your house.
Loss of Rent and Rent for Alternative Accommodation	This cover will pay the amount of rent a customer loses or alternative rent paid in case the Home Building is deemed unfit for stay. (Based on amount specified by the customer in the proposal form).
Reasonable fees of architect, surveyor, consulting engineer	Upto 5% of the claim amount.
Reasonable costs of removing debris from the site	Upto 2% of the claim amount.

Which unexpected events are covered?

<ul style="list-style-type: none"> 🔒 Fire 🔒 Explosion or Implosion 🔒 Lightning 🔒 Earthquake, volcanic eruption, or other convulsions of nature 🔒 Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation 🔒 Subsidence of the land on which Home Building stands, Landslide, Rockslide 🔒 Bush Fire, Forest Fire, Jungle Fire 	<ul style="list-style-type: none"> 🔒 Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object 🔒 Missile testing operations 🔒 Riot, Strikes, Malicious Damages 🔒 Acts of terrorism 🔒 Bursting or overflowing of water tanks, apparatus and pipes, 🔒 Leakage from automatic sprinkler installations. 🔒 Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.
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Note: For complete list of coverages please refer to the policy wording on our website www.zurichkotak.com

Who is eligible?

- 🔒 Owners
- 🔒 Tenants
- 🔒 Joint-Owners

Policy Period

Option to choose tenure from 1 year to max 10 years.

Optional Covers

- 🔒 Cover for Valuable Contents on Agreed Value Basis: This cover secures against any loss, damage or destruction of the valuable contents of your house.
- 🔒 Personal Accident: This cover pays ₹5 Lacs each for Self and/or Spouse upon death caused due to insured peril.

How to calculate Sum Insured?

Home Building

- ☛ Sum Insured - Carpet Area(m²) x Rate/m² of Construction.
- ☛ For policies with tenure more than 1 year, the Sum Insured will automatically increase by 10% per annum and max up to 100%.
- ☛ For policies with one year tenure, the Sum Insured will automatically increase each day by 1/365th of 10% of Sum Insured at the policy start date.

General Contents

- ☛ Automatically covered Up to 20% of the Home Building Sum Insured subject to Max. up to ₹10 Lacs.
- ☛ Customer can opt out of the cover or increase the Sum Insured by declaring the details.

Note: For list of items covered under General Contents refer to the policy wordings on our website www.zurichkotak.com.

Example for Sum Insured calculation?

Home Building

Carpet Area	100 m ²
Rate of Construction	₹1000/m ²
Sum Insured	₹1 Lac

Note: The premium will be calculated on derived Sum Insured value.

No Underinsurance

Underinsurance does not apply to Zurich Kotak Bharat Griha Raksha Policy.



No Deductible

There is no deductible/excess applicable under the policy other than excess applicable under the Terrorism Clause.

Exclusions under the policy*

Events and losses which are not covered are as follows:

- ☛ Your deliberate, wilful or intentional act,
- ☛ War, invasion, war-like operations,
- ☛ Ionising radiation,
- ☛ Pollution or contamination,
- ☛ Property is missing or has been mislaid,
- ☛ Consequential or indirect loss or damage,
- ☛ Loss or damage to bullion or unset precious stones, manuscripts, vehicles and explosive substances,
- ☛ Addition, extension, or alteration to Your building more than 10% of its carpet area,
- ☛ Costs, fees or expenses for preparing any claim,

**Please refer to policy document for entire list of exclusions.*

How to register your claim?

- ☛ Notify us immediately of the loss.
- ☛ Report to police, fire authorities and appropriate legal authorities.
- ☛ Take all reasonable steps to prevent further damage to Home Building and Home Contents.
- ☛ Preserve and collect evidence, take and preserve photographs.
- ☛ Assist Us and our representatives in collecting evidence.
- ☛ Submit claim related documents within 30 days from the notification of claim.



How to cancel the policy?

- ☛ Cancellation of the policy is allowed as per the Terms & Conditions mentioned in the policy wording.

Note: Refer to the policy wordings on our website www.zurichkotak.com.

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Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited)

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Zurich Kotak Bharat Griha Raksha UIN: IRDAN152RP0002V02202021. UID: 3597.

Statutory Warning - Prohibition Of Rebates (Under Section 41 of Insurance Act 1938) • 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 or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

• Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.