

- f) As a result of any curative treatments or interventions that you carry out or have carried out on your body.
- g) Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
- 2) Your consequential losses of any kind or your actual or alleged legal liability.
- 3) Venereal or sexually transmitted diseases.
- 4) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- 5) Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
- 6) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
- 7) Nuclear energy, radiation.

What are the premium rates for this section?

The Premium differs in case of different risk levels determined by your occupation.

Risk Level I:

Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations

Risk Level II:

Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupations.

Risk Level III:

Workers in underground mines, electric installations with high tension supply, Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations.
(For occupations not specified above, please enquire with us.)

Annual Premium Rate

Premium rates given below (%) - Rs. per 1000 /-			
Cover	Risk Class		
	I	II	III
Basic	0.45	0.6	0.9
Wider	1.0	1.25	1.75
Comprehensive	1.5	2.0	Not available
Medical Expenses	25% of above premium	25% of above premium	25% of above premium
Hospital Confinement	Rs. 300 per person	Rs. 300 per person	Rs. 300 per person

Exclusive of Service Tax

Discounts available under this section

- Family discount of 10% is available for covering 2 and more members under the Personal Accident section

Special Conditions (Applicable to this section only):

Free Look Period

- If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the Personal Accident cover within 15 days of receipt of the first year policy documents, provided there has been no claim.
- Free look period is not applicable for renewal policies.

Renewal

- Under normal circumstances, renewal for Personal Accident Cover will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud
- In case of Our own renewal a grace period of 30 days is permissible and the Personal Accident cover will be considered as continuous coverage. Any claim incurred as a result of Accidental injury during the break period will not be admissible under this section.
- After the completion of maximum renewal age of dependent children, the section would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.
- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

Grace period

- In case of our own renewal a grace period of 30 days is permissible and the Personal Accident Cover will be considered as continuous coverage.
- Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.

When can I enhance my sum insured?

- Sum Insured enhancement can be done at renewals.

Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other Personal Accident policy of Non life insurer you can transfer to Personal Accident policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Personal Accident

Revision/ Modification of the cover/ section:

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this cover / section at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the cover/ section, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Cover

There is possibility of withdrawal of this cover at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this section, at the time of Your seeking renewal of this cover, You can choose, among Our available similar and closely similar Personal Accident Insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

10A) Public Liability

Sometimes inadvertently your actions can result in bodily injury or property damage to third party. In such instances, coping with the liability can result in a large financial burden.

This section will support you in course of such events by compensating you for claims arising out of third party bodily injury or property damage occurring in your premises.

You are free to select the sum insured under this section up to a maximum of Rs. 10,00,000/-

10B) Workmens Compensation

This section will pay a compensation to your specified employee in the insured premises under the Workman's Compensation Act, 1923/ any amendment thereto or Fatal Accidents Act 1855 or Common Law in respect of death of or bodily injury to such employee arising out of and in the course of employment.

For covering your employees under this section, you will have to provide their details along with their annual wages.

Main Exclusions for Section 10A) and 10B):

- Any voluntarily assumed liability unless such liability would have attached to you in the absence of such agreement
- Any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision
- Any claim arising out of the transmission of any communicable disease or virus
- Any interest and/or penalty imposed on you on account of your failure to comply with the requirements laid down under the Workmen's Compensation Act 1923/any amendment thereto

Premium Table

Section	Description	Premium Rate * (per ₹1000 of Sum Insured)	Remarks
1	Fire and Allied Perils	0.5	
	Terrorism Cover Extension	0.08	
2	Burglary and Theft	2.25	40% First Loss Cover with 150% premium on First Loss Amount
3	Jewellery and/ or Precious Items	10	40% First Loss Cover with 150% premium on First Loss Amount
4	Plate Glass	10	
5	Breakdown of domestic appliances (Other than A/C)	2.25	
	Breakdown of A/C	10	
6	Electronic Equipments	10	0.15%o for terrorism cover
7	Pedal Cycles	10	
8	Baggage Insurance	7.5	
9	Personal Accident Insurance	As mentioned under section description	
10A	Public Liability	0.5	
10B	Workmen compensation	As per WC tariff	

* Service Tax Extra

Section Discount :

Following discounts can be given in the premium for opting more Sections:

- Five/Six sections - 15% on all sections except Section 1
- Seven or more - 20% on all sections except Section 1

Cancellation

This Policy may be cancelled by or on behalf of the Company by giving the Insured at least 14 days written notice and in such event the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period. This Policy may be cancelled by the Insured at any time by giving at least 14 days written notice to the Company. The Company will refund premium on a pro-rata basis by reference to the time cover is provided, subject to a minimum retention of premium of 25%. No refund of premium shall be due on cancellation if the Insured has made a claim under this Policy.



Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

Bajaj Allianz

House Holders Package policy

Protecting your Home from Insecurities

Contact Details

Bajaj Allianz General Insurance Company Limited,
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
Tel: (020) 6602 6666. Fax: (020) 6602 6667.
www.bajajallianz.com

For any queries please contact:

BSNL/MTNL (Toll Free)	Any Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

Email: customercare@bajajallianz.co.in

Bajaj Allianz House Holders Package policy CIN : U66010PN2000PLC015329

Insurance is the subject matter of the solicitation

ADCODE

House Holders Package Policy

Making your home risk free



Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and indepth market knowledge and goodwill of “Bajaj brand” in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

The Bajaj Allianz Advantage



Global expertise



Innovative packages to match individual needs



Quick disbursement of claims



Covering the
loss of
valuable
Jewellery



Why do I need a House Holders Package policy?

There is no place like 'Home,' it's our most valued possession and our heaven on earth. But often our heaven is insecure with risks. We realize your needs and provide you with an Insurance policy specially designed to cover various risks and contingencies faced by householders under a single policy. It provides protection for property, your domestic and electronic appliances, interests of the Insured and his family members.

What does the House Holders Package Policy cover for me?

Fire can cause huge damages to building and contents of the insured premises, which can affect your finances. We provide a policy which covers dangers such as:

The comprehensive policy covers the following sections:

1) Fire and Allied Perils:

- Fire, Lightning, Explosion/Implosion, Aircraft damage, damage from rail/road vehicle or animal, Riots, Strike and Malicious Damage, Storm, Cyclone, Flood, Earthquake, Landslide including rock slide, Missile testing operations, Leakage from automated sprinkler installations and bush fire
- The sum insured (Value denoted for insurance) can be either on:
 - REINSTATEMENT VALUE basis (Which is the value for replacing the item with a new item of same type and make). At the time of loss the claim will be settled without applying depreciation. In effect you will be getting new for old
 - MARKET VALUE basis (Which is the reinstatement value less depreciation depending on the age of the item). At the time of loss, the claim will be settled after applying depreciation
 - The electronic equipments/TV etc. which you wish to cover under the respective section need not to be insured under this section but can be covered under Electronic Equipment Section.
 - For wall units and similar furniture, which are fixed to the walls, the sum insured to be included in the value of the building, if the building is insured

Main Exclusions:

- 5% of the claim amount for every claim arising out of Act of God perils
- Damage due to terrorist activities

Note: Terrorism Cover Extension can be opted by paying extra premium

2) Burglary & Theft:

This policy provides you the peace of mind you need by providing a cover against:

- The damage caused to contents of the insured premises due to burglary and theft
- Protection provided on first loss basis i.e. 40% of the total value of contents along with list of value needs
- The total sum insured should be the market value of the property

Main Exclusions:

- Loss of livestock, motor vehicles, pedal cycles and money stamps (Unless specifically declared.) Burglary/Theft where any member of the insured's family is the principal

3) Jewellery and/or Precious Items:

Jewellery today has become an integral part of our lives for any occasion. We provide a policy which safeguards this asset by covering any jewellery possessed by the insured.

Valuation Certificate is required:

- If the value of individual item in this section exceeds 10% of the sum insured or otherwise liability shall be restricted to 10% of the sum insured
- If the sum insured is Rs. 5 lacs or more or where the value of the individual item exceeds Rs. 5,000/-

Main Exclusions:

- Loss or damage due to cracking, scratching or breakage of lens, glass, gramophone records or other items of fragile nature
- Theft from car, except from a fully enclosed saloon car having all doors, windows and other openings securely locked and fastened

4) Plate Glass:

If the fixed plate glass at the insured premises gets damaged during the policy period, then we will cover it against the accidental breakage, provided details of the plate glass along with its value is provided.

Main Exclusions:

- Breakage during removal, alterations or repairs on the insured premises
- Disfiguration, scratching or damage of glass other than fracture extending through the entire thickness of the glass
- Breakage of glass that is not completely and securely fixed

5) Breakdown of Domestic Appliances:

This policy covers the following:

- We will cover the Domestic Appliances such as air conditioners, refrigerators etc. in the insured premises against accidental electrical or mechanical breakdown. The list and values of items to be covered should be indicated
- Losses, which can be repaired, will be settled by paying the repair cost without applying any depreciation (except for parts with limited life). For total losses, depreciation at the rate of 10% per year up to a maximum of 50% will be applied depending on the age of the item. Items more than 10 years old will not be insured.

Main Exclusions:

- Willful act or gross negligence of the insured
- Loss or damage for which manufacturer or supplier is responsible
- Loss or damage caused due to wear and tear
- Mobile phones or similar communication devices

The Insured shall bear 1% of the sub-limit of the Sum Assured, against the Domestic Appliance, or Rs. 50/-, whichever is higher, in respect of every claim

6) Electronic Equipment:

You can insure your Computer, TV and VCR against all risks of sudden physical loss.

- Sum insured is to be on reinstatement value basis
 - Losses, which can be repaired, will be settled by paying the repair cost without applying any depreciation (except for parts with limited life). For total losses, depreciation at the rate of 10% per year from date of manufacture up to a maximum of 50% will be applied depending on the age of item
 - Third party liability arising out of use of TV is also covered under this section
 - Items more than 10 years old will not be insured
- Note:** List of items & their values to be covered are to be provided.

Main Exclusions:

- Loss or damage for which manufacturer or supplier is responsible
- Loss or damage caused due to wear and tear, gradual deterioration, climatic conditions, rust, corrosion and insects
- Costs incurred in connection with functional failures
- Loss or damage caused by willful acts or willful gross negligence of the insured or Insured's family
- The Insured shall bear the first 10% or Rs. 2,500/- (Whichever is higher) for claim concerning computers and the first 10% or Rs. 500/- (Whichever is higher) for claim concerning any other item of Electronic Equipment
- Terrorism Cover Extension can be availed by paying extra premium against terrorist damages

7) Pedal Cycles:

Pedal cycles are commonly found on the road and also exposed to maximum risk due to constant accidents. This policy offers you the following benefits:

- Pedal cycles can be insured against all risks subject to standard exclusions
- Third party liability, arising out of the use of pedal cycle is also covered

Main Exclusions:

- Loss or damage caused by over loading, strain or mechanical breakdown
- Damage to accessories by theft if unless pedal cycle is stolen at the same time

8) Baggage Insurance:

The current lifestyle includes a lot of touring but there is always a strong possibility of losing your baggage during your travel. Now you can enjoy your tour peacefully as the policy pays you, in respect of any loss regarding your baggage while on holiday / tour anywhere in India.

Main Exclusions:

- The policy doesn't cover theft from car except from fully enclosed saloon cars having all the doors, windows and other openings securely locked
- Loss to money, securities, jewellery or valuables, travel tickets, cheque, share certificates and articles of consumable nature

9) Personal Accident Insurance:

Life is uncertain. Your future doesn't have to be. The accidental death or injury of a breadwinner can create serious financial problems for the family. Our Personal Accident policy ensures total security and peace of mind.

What is the entry age under Personal Accident section?

Entry age for Proposer and Spouse is 18 to 65 years.

Dependent Children can be covered from 5 years to 21 years.

What will be the renewal age?

Under normal circumstances, lifetime renewal benefit is available under this section except on the grounds of fraud, misrepresentation or moral hazard.

What is the policy period?

This is an annual policy

Who can be covered under this section?

Self, Spouse and dependent children can be covered

What is covered under this section?

Coverage is broadly divided in 3 sections Basic, Wider, Comprehensive and two add on covers medical expenses, Hospital confinement allowance, details and coverage of each section is given below:-

Coverage	Details	Eligibility	Coverage Details Eligibility Capital SI not to exceed 120 times of average monthly income.
Basic	Death	Max 100 times of monthly income subject to maximum of ₹ 25 lakhs	
Wider	Death+ PTD+PPD	Max 60 times of monthly income	
Comprehensive	Death+ PTD+PPD+TTD	Max 24 times of monthly income subject to maximum of ₹ 5 lakhs. (Not available for Risk Class III)	
Hospital Confinement Allowance	Rs. 1000/- per 24 hours of hospitalization, maximum upto 30 days per policy period	NA	NA
Medical Expenses	Reimbursement upto 40% of valid claim amount or Rs. 5 lakhs, whichever is less	NA	NA

What are the benefits under this section?

- Death – 100% of Sum Insured
- Permanent Total Disability (PTD) – Highest compensation of 125% of Sum Insured
- Permanent Partial Disability (PPD) - As per the table given below
- Temporary Total Disability (TTD) - 1% of the Sum Insured or Rs 5000/- per week, whichever is lesser
- Transportation of mortal remains - lower of Rs. 5,000/- and 2% of the

sums assured shown under the schedule headings Basic, Wider and Comprehensive.

- Children's Education bonus in case of Death or Permanent Total disability of proposer:- onetime payment of Rs. 5,000/- each towards the cost of education of up to 2 of your dependent children who were under the age of 19 on the date you met with Accidental Bodily Injury.
- Medical Expenses for hospitalization due to accidental injury:- If the claim is accepted under Death, Permanent Total Disability (PTD), Permanent Partial Disability (PPD), Temporary Total Disability (TTD) then reimbursement of the cost of medical expenses due to accidental injury up to 40% of valid claim amount or actual medical bills, whichever is lesser
- Cumulative Bonus -If You renew Your Personal Accident Cover with Us without any break in the Policy Period and there has been no claim in the preceding year, then We will increase the Limit of Indemnity by 10% of Sum Assured per annum as Cumulative Bonus, The maximum cumulative increase in the Limit of Indemnity will be limited to 5 years and 50% of Sum Assured.

Permanent Partial Disablement table:

In case of permanent partial disablement, we will pay the percentage, of the sum assured as applicable given in the table below

An arm at the shoulder joint	70%	A leg up to mid-calf	45%
An arm above the elbow joint	65%	A foot at the ankle	40%
An arm beneath the elbow joint	60%	A large toe	5%
A hand at the wrist	55%	Any other toe	2%
A thumb	20%	An eye	50%
An index finger	10%	Hearing of one ear	30%
Any other finger	5%	Hearing of both ears	75%
A leg above mid-thigh	70%	Sense of smell	10%
A leg up to mid-thigh	60%	Sense of taste	5%
A leg up to beneath the knee	50%		

What are the exclusions under Personal Accident section?

- Accidental Bodily Injury that You meet with:
 - Through suicide, attempted suicide or self inflicted injury or illness.
 - While under the influence of liquor or drugs.
 - Arising or resulting from the insured person(s) committing any breach of law with criminal intent.
 - Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
 - Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.