



num Plan , you shall , for the purpose of Sum Insured , provide a list of the “Jewellery and Valuable” Items to be insured with full description and Market Value.

b) For “Jewellery and Valuables” above Rs.Two Lakhs and Fifty Thousand for Gold Plan, Five Lakhs for Diamond Plan and Ten Lakhs for Platinum Plan , you shall, for the purpose of Sum Insured, provide a Valuation Report of the Valuer approved by us.

c) Sum Insured for “Jewellery and Valuables” shall be either on full Sum Insured basis or loss limit basis subject to (A) and (B) above. Note: You may opt for coverage for “Jewellery and Valuables” either on full Sum Insured basis or on a loss limit basis. Loss limit options available under the policy are:  
1) 25% of the total Sum Insured for “Jewellery & Valuables”  
2) 40% of the total Sum Insured for “Jewellery & Valuables”

For “Jewellery and Valuables” irrespective of the Sum Insured Opted, wherever Valuation Report of a Valuer approved by us is submitted, the Sum Insured shall be on Agreed Value Basis unless the Insured has opted for cover on loss limit basis.

**COVERAGE FOR “JEWELLERY AND VALUABLES”**

We will indemnify you in respect of the accidental loss of or damage to “Jewellery and Valuables” anywhere in India. However, on payment of Additional Premium the coverage for “Jewellery and Valuables” may be extended to Worldwide.

**D) SUM INSURED FOR “CURIOS, WORKS OF ART AND PAINTINGS”**

For “Curios, Works of Art and Paintings” irrespective of value under all Plans , the Sum Insured shall be on Agreed Value Basis, based on Valuation Report of the Valuer approved by us.

**COVERAGE FOR “CURIOS, WORKS OF ART AND PAINTINGS”**

We will indemnify you in respect of the accidental loss of or damage to “Curios, Works of Art and Paintings” whilst stored or lying in your Building.

**ADEQUACY OF SUM INSURED FOR CONTENTS:**

It is further agreed and declared that the Insured shall take all steps to declare Adequate Sum Insured for Contents and if in the event of a Partial Loss the Sum Insured for Contents on the date of loss is found to be less than the Actual Value at Risk by more than 15%, we shall call upon you to pay the difference in premium between the Sum Insured and Actual Value at risk so as to maintain Adequacy of Sum Insured.

**PREMIUM RATES:**

PREMIUM RATES FOR ANNUAL POLICIES:

| Sr. No  | Description  | Basic Premium Rate |              |           | Loading for Worldwide Coverage                            |
|---------|--|--------------------|--------------|-----------|---|
|         |  | Platinum Plan      | Diamond Plan | Gold Plan |   |
| Cover 1 | “Building”   | 0.0380%            | 0.0380%      | 0.0320%   | NA  |
| Cover 2 | “Contents” excluding Portable Equipment On Indemnity Basis   | 0.30%              |              |           | *10% of the Basic Premium Rate For “Contents”             |
|         | “Contents” excluding Portable Equipment On New for Old Basis | 0.50%              |              |           | *10% of the Basic Premium Rate For “Contents”             |
|         | Portable Equipment On Indemnity Basis                        | 1.70%              |              |           | *10% of the Basic Premium Rate For “Contents”             |
|         | Portable Equipment on New for Old Basis                      | 2.20%              |              |           | *10% of the Basic Premium Rate For “Contents”             |
| Cover 3 | “Jewellery & Valuables” on Full Sum Insured Basis            | 0.50%              |              |           | 25% of the Basic Premium Rate For “Jewellery & Valuables” |
|         | “Jewellery & Valuables” on 25% First Loss Basis              | 1.80%              |              |           | 25% of the Basic Premium Rate For “Jewellery & Valuables” |
| Cover 4 | “Jewellery & Valuables” on 40% First Loss Basis              | 1.00%              |              |           | 25% of the Basic Premium Rate For “Jewellery & Valuables” |
|         | “Works of Art , Curios, Paintings”                           | 1.00%              |              |           | NA  |

PREMIUM RATES FOR SHORT TERM POLICIES:

| Policy Duration         | Premium             |
|-------------------------|---------------------|
| Upto 15 days            | 10% of Annual Rate  |
| 16 to 30 days           | 15% of Annual Rate  |
| 31 to 60 days           | 30% of Annual Rate  |
| 61 to 90 days           | 37% of Annual Rate  |
| 91 to 120 days          | 40% of Annual Rate  |
| 121 to 150 days         | 42% of Annual Rate  |
| 151 to 180 days         | 45% of Annual Rate  |
| 181 to 210 days         | 65% of Annual Rate  |
| 211 to 240 days         | 75% of Annual Rate  |
| 241 to 270 days         | 85% of Annual Rate  |
| 271 days up to one year | 100% of Annual Rate |

\*Loading of 10% on Basic Rate for Contents will be Applicable, if Coverage for Portable Equipment under “Contents” is extended to Worldwide.

Note: In case of Long Term Policy, for the purpose of Premium Rate , we would be taking the Product of Basic Premium Rate and Policy Term Opted and then apply Loading/Discount, if applicable.

**LONG TERM DISCOUNT:**

In case you opt to insure “Building and /or Contents and Jewellery & Valuables, Works of Art, Curios and Paintings for more than a year up to maximum of three years, long term policy discount will apply on Total Premium as below:

1) Building, Contents and Portable Equipment

| Term    | Discount |
|---------|----------|
| 2 years | 5%       |
| 3 years | 6%       |
| 4 Years | 7%       |
| 5 Years | 8%       |

2) Jewellery and Works of Art

| Term    | Discount |
|---------|----------|
| 2 years | 7%       |
| 3 years | 11%      |
| 4 Years | 15%      |
| 5 Years | 18%      |

**ADD ON COVER RATES:**

| Sr. No. | Name of the Cover              | Premium Rate   |
|---------|--------------------------------|--|
| 1       | Loss of Rent                   | 0.6%o  |
| 2       | Temporary Resettlement Cover   | 0.6%o subject to a minimum premium of Rs.50  |
| 3       | Keys & Locks Replacement Cover | 10%o subject to a minimum premium of Rs.50   |
| 4       | ATM Withdrawal Robbery Cover   | Rs.150   |
| 5       | Lost Wallet Cover              | Rs.50  |
| 6       | Dog Insurance Cover            | 50%o   |
| 7       | Public Liability Cover         | 0.5%0  |
| 8       | Employees Compensation Cover   | Bearers, Khitmatgars, Hamals, Cooks, Sweepers, Mali and Meters : Rs. 10 Per Capita<br>Motor Car Driver, Cleaners and attendants: Rs 24.30 Per Capita |

Note: In case of Long Term Policy, for the purpose of Premium Rate ,we would be taking the Product of Basic Premium Rate and Policy Term Opted and then apply Loading/Discount, if applicable.

**POLICY BUYING PROCESS**

1. Discuss the policy benefits, coverage and premium details with your insurance advisor /Financial Institution/Insurance Company.
2. Actively seek information on the charges and exclusions under the policy
3. Fill the Proposal Form stating all required details.
4. Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
5. Submit all documents which are mandatory such as Proposal Form, Certificates related to possession of house etc.
6. In order to avail of the insurance cover, the premium will have to be paid to us before commencement of the risk.
7. The Policy Schedule and Policy Wordings will be sent to your mailing address mentioned on the Proposal Form.

**RENEWAL PROCESS**

We are not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured. The renewal premium shall be as per the rates approved by IRDA on the date of renewal for this product.

**MID-TERM REVISION IN SUM INSURED (APPLICABLE ONLY TO ANNUAL POLICY):**

Mid-term revision in sum insured shall be allowed as follows:  
1) Increase in Sum Insured: Premium to be charged on pro-rata basis on the amount by which the Sum Insured is increased.  
2) Decrease in Sum Insured: The Premium to be refunded shall be on pro-rata

basis on the amount by which the SI decreased

This provision will be applicable to all the four covers – 1) Buildings 2) Contents 3) Jewellery & Valuables 4) Works of Art , Painting and Curious under all the Plans.

No refund of premium shall be due on decrease in Sum Insured if you have made a claim under the policy for the cover under which decrease of Sum Insured is sought. However this shall be applicable only for the year on which the claim has been made and not for subsequent years in case of long term policies.

**CANCELLATION (APPLICABLE ONLY TO ANNUAL POLICY)**

The policy may be cancelled by or on our behalf by giving you at least 15 days written notice and in such event we shall refund you a pro rata premium for the unexpired policy period. Under normal circumstances, Policy will not be cancelled except for reasons of mis-representation, non-disclosure of material facts, fraud or non-cooperation of the Insured. For the avoidance of doubt, we shall remain liable for any claim that was made prior to the date upon which the insurance was cancelled.

Policies issued on annual basis may be cancelled by you at any time by giving at least 15 days written notice to us. We will refund premium on a short period basis by reference to the time cover is provided, subject to a minimum retention of premium of Rs. 100/-. However policies issued on a short term basis cannot be cancelled.

**Short Period Scale for Annual Policies:**

| Cancellation Period (Months) | Policy Period & Corresponding Refund Amount |         |         |         |         |
|------------------------------|---|---------|---------|---------|---------|
|                              | 5 years                                     | 4 years | 3 years | 2 years | 1 years |
| 0-6                          | 85%   | 85%     | 80%     | 70%     | 45%     |
| 7-12                         | 80%   | 75%     | 65%     | 50%     | 0%      |
| 13-18                        | 65%   | 60%     | 45%     | 20%     | 0%      |
| 19-24                        | 60%   | 50%     | 30%     | 0%      | 0%      |
| 25-30                        | 45%   | 35%     | 15%     | 0%      | 0%      |
| 31-36                        | 40%   | 25%     | 0%      | 0%      | 0%      |
| 37-42                        | 25%   | 10%     | 0%      | 0%      | 0%      |
| 43-48                        | 20%   | 0%      | 0%      | 0%      | 0%      |
| 49-54                        | 5%  | 0%      | 0%      | 0%      | 0%      |
| 55-60                        | 0%  | 0%      | 0%      | 0%      | 0%      |

No refund of premium shall be due on cancellation if you have made a claim under the policy.

**CLAIMS PROCESS**

- 1) Call our Toll Free No. 1-800-225858 (for for BSNL/MTNL lines only) or 1-800-1025858 (for Bharti users - mobile / landline) or 020-30305858
- 2) Submit the completely filled claim form at the nearest Bajaj Allianz General Insurance Office

DISCLAIMER: The above mentioned information is only indicative in nature. For details of coverage and exclusions, please refer to the policy wordings.

**INSURANCE ACT 1938 SECTION 41- PROHIBITION OF REBATES**

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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

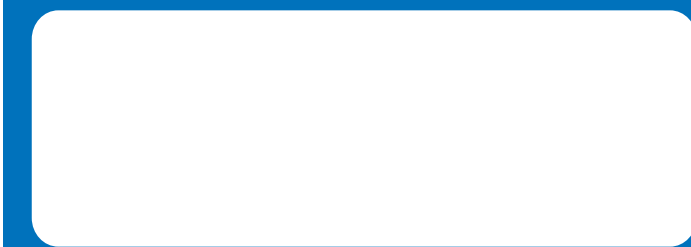
ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISION OF THIS SECTION SHALL BE PUNISHABLE WITH FINE, WHICH MAY EXTEND TO TEN LAKH RUPEES.

**BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.**  
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA, PUNE - 411006. IRDA REG NO.: 113.

**FOR ANY QUERY (TOLL FREE)**  
1800-209-0144 / 1800-209-5858

[www.bajajallianz.com](http://www.bajajallianz.com)

[bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in)



**BAJAJ ALLIANZ MY HOME INSURANCE ALL RISK POLICY**

BECAUSE HOMES ARE FOREVER



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