

**9) Personal Accident Insurance:**

Accidents are sudden and often result in large financial implications.

Our policy makes provisions to protect such losses by covering:

- You and your family members under this section  
Details of each person along with the amount insured for them have to be mentioned
- Amount insured is restricted to 60 times the monthly income. For non working spouse and children above 18 the insurance is limited to Rs. 1 lac and for children below 18 its limited to Rs. 50,000/-
- In case of unfortunate event of Permanent Disability as explained in the schedule, 125% of the amount insured will be given

**■ Temporary Disability Benefits :** In case of complete inability to engage in your employment for a temporary period, the company will pay 1% of the amount insured or Rs. 5,000/- which ever is lower per week up to a maximum of 100 weeks. For non-working spouse, this will be restricted to Rs. 1,000/- per week and for children this extension is not available.

**■ Permanent Partial Disability :** In the event of accidental bodily injury causing permanent partial disability within 12 months of the accident, the following benefits will be given:

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

**■ What do I get by paying additional premium?**

In case of additional payment of premium, you will receive:

**Hospital Confinement Allowance:** In the event of an accepted claim for accidental injury sustained by you / an insured family member, requires immediate hospitalization, the company will pay you a daily allowance of Rs. 1,000/- for each day the person is admitted, up to a maximum of 30 days from the date that such accident was sustained.

Exclusion for Accidents:

- Caused by suicide, mental dysfunction, alcoholism strokes, epileptic fits, intentional, unlawful or criminal act, engaged in hazardous sports, or aviation (other than as a passenger)
- Pregnancy, miscarriage, abortion, or complications arising out of any of the foregoing VD/HIV/AIDS related illness

**10A) Public Liability/**

**10B) Workmens Compensation:**

Sometimes our actions can cause injuries or property damages to third parties. In such cases coping with the liability can result in a large financial burden. We cover such risks.

- You are free to select the sum insured under this section up to a maximum of Rs. 10,00,000/-
- For Workmen compensation the details of the persons who are to be insured with the annual wages to be declared

Exclusions on liability for the following:

- Assumed by agreement unless such liability would have attached to the insured notwithstanding such agreement
- Arising out of deliberate or willful non-compliance with any statutory provisions connected with fines, penalties
- In connection with any motor vehicles, watercraft & aircraft
- Any interest imposed in connection with Workmen's Compensation Act
- Animals, kept for commercial or agricultural purposes

**■ Premium Table**

Premium rates given below Rs. per 1000 /-			
Section	Description	Premium Rate (% 0-Rs. 1000)	Remarks
1	Fire Building and contents	0.5	
	Terrorism Cover Extension	0.10	0.5% of TSI subject to minimum of Rs. 25,000/-
2	Contents - Burglary	2.25	First loss cover 40% with 150% premium on first loss amount

Section	Description	Premium Rate (% 0-Rs. 1000)	Remarks
3	All Risks Jewellery & Valuables	10	First loss cover 40% with 150% premium on first loss amount
4	Plate Glass	10	
5	Breakdown of domestic appliances (Other than A/C)	2.25	
	Window Airconditioner including split units	10	
6	Electronic equipments TV etc.	10	0.3% for terrorism cover
7	Pedal Cycles	10	
8	Baggage	7.5	
9	Personal Accident	As per PA guidelines	
10A	Public Liability	0.5	
10B	Workmen compensation	As per WC tariff	

**■ Group Discounts:**

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

**■ General Exclusions :**

This policy does not cover loss or damage

- Caused by war or allied perils
- Nuclear radiation and the like

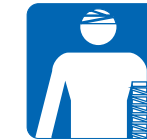
**Disclaimer:** The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.



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# House Holders

Protecting your Home from Insecurities




**BAJAJ | Allianz**

**Bajaj Allianz**

Bajaj Allianz General Insurance Company is a dynamic partnership between two giants: Bajaj Auto Ltd. India's largest 2 & 3 wheeler giant and diversified into Auto Finance, Steel, etc. & Allianz AG, Germany the world's largest insurance company with 700 subsidiaries across 70 countries. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz AG, and in-depth market knowledge and good will of Bajaj Auto. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

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-  Global expertise
-  Innovative packages to match individual needs
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Covering the loss of valuable Jewellery



# House Holders



## Making your home risk free

**Why do I need a Householders Insurance 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 Householders policy cover for me?**

The comprehensive policy covers the following sections:

**1) Fire & allied perils:**

Fire can cause huge damages, which can affect your finances. We provide a policy which covers dangers such as:

- Building and contents
- Fire, Lightning, Explosion/Implosion, Aircraft damage, damage from rail/road, vehicle or animal, Riot/Strike, 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
- 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

Exclusion:

- 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 & Robbery:**

This policy provides you the peace of mind you need, it covers you from:

- The damage caused due to housebreaking and thefts
  - 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
- Exclusion:
- It excludes loss of livestock, motor vehicles, pedal cycles and money stamps (Unless specifically declared.) Burglary/House breaking where any member of the insured's family is the principal

**3) Jewellery and Precious stones:**

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

- Jewellery kept in specified bank lockers and also list of items covered with their value to be provided
- 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/-

Exclusion on loss or damage caused to / from :

- Cracking, scratching or breakage of lens, glass, gramophone records or other items of fragile nature
- Car, except from a fully enclosed saloon car having all doors, windows and other opening securely locked and fastened

**4) Plate Glass:**

When any fragile items like fixed plate glass, get damaged during the policy period. We cover it against:

- The accidental breakage but the details of plate glass along with the value is to be provided

Exclusion:

- 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 is not completely and securely fixed

**5) Domestic Appliances:**

Breakdown of any domestic appliance or equipment can hinder in the running of your day to day life. This policy covers the following:

- Air conditioners; refrigerators can be covered 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. 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

Exclusion on loss or damage for the following:

- Willful act or gross negligence of the insured
- For which manufacturer or supplier is responsible
- 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 breakdown under this policy.

- 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. 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 item
- Depending on the item, a deductible is applicable for every claim
- Third party liability arising out of use of TV is also covered under this

section

- Please do not insure any item which is more than 10 years old
- Note:** List of items & their values to be covered are to be provided.

Exclusion on loss or damage for the following:

- Manufacturers or suppliers are responsible for
- Resulting due to wear and tear, gradual deterioration, Climatic conditions, rust, corrosion and insects
- Costs incurred in connection with functional failures due to willful act or gross negligence of the insured
- Pre-existing faults within the knowledge of the insured
- Any loss due to terrorist activities
- 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

Exclusions:

- Any accident or loss caused in connection with pedal cycle used for hire outside India
- Damage to accessories by theft if 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

Exclusions:

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