

**National Bharat Griha Raksha Policy
Add-ons**

1. Innovative Add-on 1

Name	Undamaged Foundation Extension Add On
UIN	IRDAN058RP0009V01202021/A0013V01202122
Clause	In consideration of the payment of additional premium and notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby agreed and declared that, following the operation of an insured peril resulting in an admissible loss, when the insured building is damaged with no damage to building's plinth and foundations, with the consent of the insurer, if reinstatement of the damaged Property is to be carried out in any other position or elsewhere (but within same municipality limits/panchayat area/mofassil area) whether for reason of the exercising of state or local government requirements or otherwise, the abandoned building's plinth and foundations will be considered as being destroyed by the Insured Peril and the Insured shall be indemnified subject to the terms and conditions of the policy and provided that the value of plinth and foundation has been included in building sum insured.
Insured	Owners or tenant of Home Buildings
Covers	Notwithstanding anything to the contrary in this policy or in any of its conditions endorsed hereon, a benefit payment equal to the chosen SI under the Add on shall be made if: <ul style="list-style-type: none"> • There is an admissible loss following the operation of an insured peril • The insured building is damaged with no damage to the building's plinth and foundation • Reinstatement of the damaged property is to be carried out in any other position or elsewhere (but within same municipality limits/panchayat area/mofassil area) whether for reason of the exercising of state or local government requirements or otherwise • The consent of the insurer is obtained
SI	Shall be opted by the Insured Max SI- 10% of the SI under the National Bharat Griha Raksha Policy
Reinstatement	In the event of loss, reinstatement premium shall have to be paid to reinstate cover.
Term of the Add On	Similar to the Base Policy
Basis	Benefit
Perils covered	All perils that are covered under the National Bharat Griha Raksha Policy
Exclusions	All losses that are inadmissible under the National Bharat Griha Raksha Policy or if the above mentioned conditions are not fulfilled
Rate	Net office Premium rate (after considering all discounts/loadings) calculated for the main policy i.e. National Bharat Griha Raksha Policy (for FLEXI + RSMD, STFI, EQ and Terrorism), on the limit chosen

2. Innovative Add-on 2

Name	Smoke Damage Extension Add On
UIN	IRDAN058RP0009V01202021/A0014V01202122
Clause	This Policy is extended to cover repainting of the building insured directly caused by smoke which is sudden and accidental in nature, whether generated from within the Insured premises or from outside the insured premises, but excluding smoke from fireplaces
Insured	Owners or tenant of Home Buildings
Covers	Indemnify the Insured against the cost of repainting of the building caused by smoke of sudden and accidental nature
SI	Upto 1% of the SI under the National Bharat Griha Raksha Policy
Reinstatement	In the event of loss, reinstatement premium shall have to be paid on a pro rate basis to reinstate cover.
Term of the Add On	Similar to the Base Policy
Basis	Indemnity
Perils covered	Damage due to smoke that is sudden and accidental in nature, whether generated from within the Insured premises or from outside the insured premises
Exclusions	Smoke damage from fireplaces
Rate	Net office Premium rate (after considering all discounts/loadings) calculated for the main policy i.e. National Bharat Griha Raksha Policy (for FLEXI + RSMD, STFI, EQ and Terrorism), on the limit chosen

3. Innovative Add-on 3

Product Name	Landscaping Cost Extension Add On
UIN	IRDAN058RP0009V01202021/A0015V01202122
Clause	This Policy is extended to cover the reasonable cost of remaking, reconstituting, redesigning and purchasing as necessary in order to replace internal landscape grounds and gardens following Damage.
Insured	Owners or tenant of Home Buildings
Covers	Benefit payment to cover reasonable cost of remaking, reconstituting, redesigning and purchasing as necessary in order to replace internal landscape grounds and gardens following Damage
SI	Shall be opted by the Insured Max SI- INR 2,00,000 for Dwellings Individual Max SI- INR 10,00,000 for Dwelling Society
Reinstatement	In the event of loss, reinstatement premium shall have to be paid to reinstate cover.
Term of the Add On	Similar to the Base Policy
Basis	Benefit
Perils covered	Damage due to perils that are covered under the National Bharat Griha Raksha Policy
Exclusions	All losses that are inadmissible under the National Bharat Griha Raksha Policy
Rate	Net office Premium rate (after considering all discounts/loadings) calculated for the main policy i.e. National Bharat Griha Raksha Policy (for FLEXI + RSMD, STFI, EQ and Terrorism), on the limit chosen