

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006
UIN: IRDAN113RP0002V03201415/A0003V01202122

MY HOME INSURANCE ALL RISK POLICY

ADD-ON COVER – LOSS OF RENT

Policy No. _____ [“Policy” or “base Policy”]
Insured: _____

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that, notwithstanding anything to the contrary in this policy or in any of its conditions, this extension shall indemnify the **Insured** against loss of actual monthly rent for the unoccupied period due to the operation of insured perils on the building and/or contents including machinery that results in rendering the insured premises unfit for occupation up to a maximum limit of period selected by **Insured** in the **Schedule** subject to a maximum of 24months.

B. Conditions

- 1) If the sum insured produced by applying the actual monthly rent to the maximum reinstatement period is more than the **Sum Insured** hereby declared, the liability of the company shall be proportionally reduced.
- 2) This extension shall not provide any indemnity in case the reinstatement of property is delayed or prevented by government regulations and authority and also due to insured financial limitations.
- 3) This add on cover can only be offered with Section 10 (Building & Contents) of Householders Insurance policy.

C. Definitions

- 1) **Schedule:** The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 2) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 3) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 4) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**