

The Oriental Insurance Co Ltd
Bharat Griha Raksha Policy



The Oriental Insurance Company Limited
Head Office: A 25/27, Asaf Ali Road, New Delhi -110002.
CIN U66010DL1947GOI007158

ORIENTAL INSURANCE- BHARAT GRIHA RAKSHA POLICY

POLICY WORDINGS FOR ADD ON COVERS

1. Removal of Debris (Including External Debris and Ingressed Water)-

IRDAN556RP0011V01202021/A0020V01202122

It covers expenses necessarily incurred by an insured in the removal of debris(including foreign and external) and for dewatering of ingressed water from the premises of the insured caused due to an insured peril. Removal of Debris (in excess of 2% of the claim amount) and dewatering of ingressed water from the premises of the insured caused due to an insured peril.

Policy may be extended to cover the above subject to following endorsement wordings:

“On costs and expenses necessarily incurred by the insured

- a) In the removal of debris from the premises of the Insured;
- b) dismantling or demolishing;
- c) shoring up or propping;
- d) Dewatering of ingressed water from the premises of the insured caused due to an insured peril.

of the portion or portions of the property insured by (Items..... of) this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate Rs.”

Note: 1. (b) & (c) above will be deleted when neither Building nor Machinery are covered.

Note:2. The cover may be given by separate item in the policy for an amount not exceeding 10% of the total Sum Insured.

The Underwriters shall not be liable under this Clause for more than the sub-limit defined in respect of any one Occurrence, which shall be part of and not in addition to the policy limit.

Loss Limit – 10% of the Sum insured Per Location AOA/AOY