

Wider : Death + Permanent Total Disability + Permanent Partial Disability + Children's Education Bonus  
 - Maximum SI 60 times of monthly income

Comprehensive : Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability + Children's Education Bonus  
 -Maximum SI 24 times of monthly income or maximum of 5 lakhs (Not applicable for Risk Level III/ Not available for risk level III)  
 -Total + Basic + Wider + Comprehensive not to exceed 120 times of monthly income

Additional : Medical Expenses + Hospital Confinement

What are the premium rates for this policy?  
 The Premium differs in case of different risk levels determined by your occupation.

**Risk Level I :**  
 Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations

**Risk Level II :**  
 Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupations.

**Risk Level III:**  
 Workers in underground mines, electric installations with high tension supply. Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations. (For occupations not specified above, please enquire with us.)

What are the premium rates for this policy?

Premium rates given below (%) - Rs. per 1000 /-			
Cover	Risk Class I	Risk Class II	Risk Class III
Basic	0.45	0.6	0.9
Wider	1.0	1.25	1.75
Comprehensive	1.5	2.0	Not available
Medical Expenses	25% of above premium	25% of above premium	25% of above premium
Hospital Confinement	Rs. 300 per person	Rs. 300 per person	Rs.300 per person

- What are the important exclusions under this policy?
  - Accidental bodily injury that you meet with:
    - Through suicide, self-inflicted injury, pregnancy or child birth, pre-existing, venereal or sexually transmitted diseases.
    - While under the influence of liquor or drugs: Through deliberate or intentional, unlawful criminal act, error or omission.
  - Your consequential losses of any kind or your actual alleged legal liability.
  - And others as listed in policy.

**10A) Public Liability**  
 Sometimes inadvertently your actions can result in bodily injury or property damage to third party. In such instances, coping with the liability can result in a large financial burden. This section will support you in course of such events by compensating you for claims arising out of third party bodily injury or property damage occurring in your premises. You are free to select the sum insured under this section up to a maximum of Rs. 10,00,000/-

**10B) Workmens Compensation**  
 This section will pay a compensation to your specified employee in the insured premises under the Workman's Compensation Act, 1923/ any amendment thereto or Fatal Accidents Act 1855 or Common Law in respect of death of or bodily injury to such employee arising out of and in the course of employment. For covering your employees under this section, you will have to provide their details along with their annual wages.

**Main Exclusions for Section 10A) and 10B):**

- Any voluntarily assumed liability unless such liability would have attached to you in the absence of such agreement
- Any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision
- Any claim arising out of the transmission of any communicable disease or virus
- Any interest and/or penalty imposed on you on account of your failure to comply with the requirements laid down under the Workmen's Compensation Act 1923/any amendment thereto

**Premium Table**

Section	Description	Premium Rate * (per Rs.1000 of Sum Insured)	Remarks
1	Fire and Allied Perils	0.5	
	Terrorism Cover Extension	0.08	
2	Burglary and Theft	2.25	40% First Loss Cover with 150% premium on First Loss Amount
3	Jewellery and/ or Precious Items	10	40% First Loss Cover with 150% premium on First Loss Amount
4	Plate Glass	10	
5	Breakdown of domestic appliances (Other than A/C)	2.25	
	Breakdown of A/C	10	
6	Electronic Equipments	10	0.15% for terrorism cover
7	Pedal Cycles	10	
8	Baggage Insurance	7.5	
9	Personal Accident Insurance	As mentioned under section description	
10A	Public Liability	0.5	
10B	Workmen compensation	As per WC tariff	

\* Service Tax Extra

**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



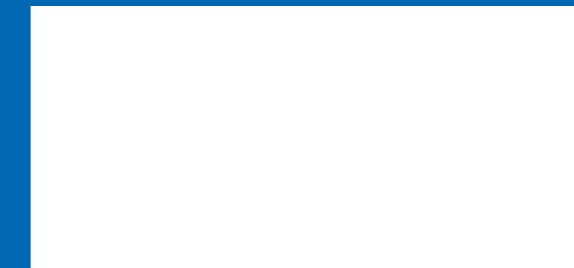
**Disclaimer:** The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

**Contact Details**  
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Insurance is the subject matter of the solicitation

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Bajaj Allianz  
**House Holders Package policy**

Protecting your Home from Insecurities



## Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

## The Bajaj Allianz Advantage



Global expertise



Innovative packages to match individual needs



Quick disbursement of claims



Covering the loss of valuable Jewellery



## House Holders Package Policy



## Making your home risk free

### Why do I need a House Holders Package 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 House Holders Package Policy cover for me?

Fire can cause huge damages to building and contents of the insured premises, which can affect your finances. We provide a policy which covers dangers such as:

The comprehensive policy covers the following sections:

#### 1) Fire and Allied Perils:

- Fire, Lightning, Explosion/Implosion, Aircraft damage, damage from rail/road vehicle or animal, Riots, Strike and Malicious Damage, 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 but can be covered under Electronic Equipment 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

#### Main Exclusions:

- 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 & Theft:

This policy provides you the peace of mind you need by providing a cover against:

- The damage caused to contents of the insured premises due to burglary and theft
- 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

#### Main Exclusions:

- Loss of livestock, motor vehicles, pedal cycles and money stamps (Unless specifically declared.) Burglary/Theft where any member of the insured's family is the principal

#### 3) Jewellery and/or Precious Items:

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

#### 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/-

#### Main Exclusions:

- Loss or damage due to cracking, scratching or breakage of lens, glass, gramophone records or other items of fragile nature
- Theft from car, except from a fully enclosed saloon car having all doors, windows and other openings securely locked and fastened

#### 4) Plate Glass:

If the fixed plate glass at the insured premises gets damaged during the policy period, then we will cover it against the accidental breakage, provided details of the plate glass along with its value is provided.

#### Main Exclusions:

- 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 that is not completely and securely fixed

#### 5) Breakdown of Domestic Appliances:

This policy covers the following:

- We will cover the Domestic Appliances such as air conditioners, refrigerators etc. in the insured premises 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 (except for parts with limited life). 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.

#### Main Exclusions:

- Willful act or gross negligence of the insured
- Loss or damage for which manufacturer or supplier is responsible
- Loss or damage 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 sudden physical loss.

- 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 (except for parts with limited life). For total losses, depreciation at the rate of 10% per year from date of manufacture up to a maximum of 50% will be applied depending on the age of item
- Third party liability arising out of use of TV is also covered under this section
- Items more than 10 years old will not be insured

**Note:** List of items & their values to be covered are to be provided.

#### Main Exclusions:

- Loss or damage for which manufacturer or supplier is responsible
- Loss or damage caused due to wear and tear, gradual deterioration, climatic conditions, rust, corrosion and insects
- Costs incurred in connection with functional failures
- Loss or damage caused by willful acts or willful gross negligence of the insured or Insured's family
- 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

#### Main Exclusions:

- Loss or damage caused by over loading, strain or mechanical breakdown
- Damage to accessories by theft if unless 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 anywhere in India.

#### Main Exclusions:

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

#### 9) Personal Accident Insurance:

Accidents are sudden and often result in large financial implications. Our policy makes provisions to protect such losses by covering:

- The coverage is broadly divided in 3 types
 

Basic	: Death + Children's Education Bonus
	-Maximum SI 100 times of monthly income
	subject to maximum of Rs 25 lakhs