



## Home Insurance

Go Digit, Bharat Griha Raksha Policy



### What does this Insurance Cover?

The policy provides coverage to the Insured's Home Building and Home Contents (articles or things in the home).

**Home Building Cover** - Covers any loss, damage or destruction of the building structure

**Home Building + Contents Cover** - Covers any loss, damage or destruction of the building structure and articles or things in your home

### In-Built Coverages

Sr.No	Coverages	
1.	Fire	
2.	Explosion or Implosion	
3.	Lightning	
4.	Earthquake, volcanic eruption, or other like convulsions of nature	
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation(STFI)	
6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	
7.	Bush fire, Forest Fire, Jungle Fire	
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	
9.	Missile testing operations	
10.	Riot, Strikes, Malicious Damages(RSMD)	
11.	Acts of terrorism (Coverage as per Terrorism Clause attached)	
12.	Bursting or overflowing of water tanks, apparatus and pipes	
13.	Leakage from automatic sprinkler installations	
14.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	
		<b>Sum Insured</b>
15.	Professional Fees	5% of Claim Amount
16.	Cost for removal of Debris	2% of Claim Amount
17.	Loss of Rent	<No. of months opted> <Sum Insured>
18.	Rent for Alternative Accommodation	<No. of months opted> <Sum Insured>

## Optional Coverages

Sr.No	Coverages	Sum Insured
1.	Cover for Valuable Contents on Agreed Value Basis (under Home Content cover)	Sum Insured as agreed between Insured and Insurance Company based on Valuation Certificate*
2.	Personal Accident – Death of insured and their spouse	5 Lakhs per person

\*No Valuation certification is required for Sum Insured Up to Rs. 5 Lakhs. Individual item does not exceed Rs. 1 Lakh.

## Product USP



**Theft Cover**  
within 7 days of  
from occurrence of  
any covered peril



**Complete Underinsurance Waiver**



**Long term policy**  
Automatic Increase  
of Sum Insured  
@10% per annum



**Policy Term**  
maximum upto  
10 years



**Inbuilt -**  
Forest Fire,  
EQ & Terrorism cover



**Automatic Re-instatement**  
of Sum Insured.

## Major Exclusions

- Deliberate, wilful, or intentional act
- Pollution or contamination,
- Loss or damage to bullion or unset precious stones, manuscripts, vehicles and explosive substances
- War, invasion, war-like operations
- Missing / Misplaced Property
- Other Exclusion as per Go Digit, Bharat Griha Raksha Policy
- Ionizing radiation
- Consequential or indirect loss or damage

## Claims USP – The Digit Advantage

We empower our Partners and Customers with seamless claims experience



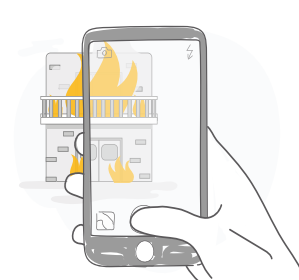
75+ years of claim  
expertise



No Surveyor  
for claims up to INR 1 Lacs



No claim form



Video based survey



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**Home Building & Contents Cover** - Covers any loss, damage or destruction of the building structure and articles or things in your home

## Comparison Chart

	Features	Griha Raksha	SFSP (Dwelling)
1.	Policy Term	Upto 10 years	Upto 20 years
	<b>Coverages :</b>		
2.	12 Standard Perils of SFSP (STFI, RSMD, Impact damage, etc.)	In-Built	In-Built
3.	Earthquake	In-Built	Add-On
4.	Terrorism	In-Built	Add-On
5.	Forest Fire	In-Built	Add-On
6.	Professional Fees	In-Built	Add-On
7.	Removal of Debris	In-Built	Add-On
8.	Loss of Rent	In-Built	Add-On
9.	Rent for Alternative Accommodation	In-Built	Add-On
10.	Personal Accident of the insured and spouse due to an insured peril under the policy (Optional) up to 5 lac	✓	✗
11.	Insurance for Valuable Contents like jewellery and curios. (Optional)	✓	✗
12.	Complete waiver of underinsurance	✓	✗
13.	In-built Escalation Clause & Agreed Bank	✓	Method A
14.	Automatic increase of Sum Insured @10% per annum for long term policy	✓	Method A
15.	Automatic increase of Sum Insured by an amount representing 1/365th of 10% of Sum Insured for annual policy	✓	✗
16.	Automatic reinstatement of Sum Insured	✓	✗
17.	Theft Cover within 7 days from the occurrence of any Fire Peril	✓	✗
18.	Long-term premium calculation	Only Method A (per year 10% SI Escalation)	Method A & Method B

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## Product USP

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**Theft Cover**  
within 7 days of  
covered peril



**Complete  
Underinsurance  
Waiver**



**Long term policy**  
Increase of Sum Insured  
@10% per annum



**Policy Term**  
maximum upto  
10 years



**Inbuilt -**  
Forest Fire,  
EQ & Terrorism cover



**Automatic  
Re-instatement  
of Sum Insured.**

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## Product FAQ'S

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- 1. How Building Sum insured is being calculated in Griha Raksha product?**
  - Building sum insured is calculated by considering per square ft. carpet area and Cost of Construction.
- 2. What is the provision of Underinsurance waiver in this product?**
  - There is no underinsurance applicable for Griha Raksha Policy.
- 3. Whether Content and Building sum insured Bifurcation is required at the time of Policy issuance?**
  - There is an automatic Cover for Home contents up to 20% of Home building sum insured subject to maximum 10 lakhs. However, if customer wants to cover more than 20% he has to specify sum insured of the building and the contents separately within the same policy.
- 4. Whether all the Individuals in the family can be covered under Personal Accident cover? Is there any sum insured capping?**
  - Personal Accident Coverage is limited to Insured and their spouse. In case of death of Insured & / its spouse (after occurrence of Insured) - 5 lakhs per person can be claimed from the insurance company.
- 5. What Does Auto escalation of 10% of sum insured every year mean?**
  - Escalation of 10% will be applicable on base sum insured every Year.  
Example  
Initial Sum Insured = 1,00,00,000  
2nd Year Sum Insured = 10% of base Sum Insured 1,00,00,000 + 10,00,000 = 1,10,00,000  
Every Year Sum Insured of 10,00,000 will be added.
- 6. Whether Housing Society/Dwelling in the name corporate is a part of Griha Raksha product?**
  - Griha Raksha Product is for dwellings in the name of individuals & Co-operative Housing Society for 1 year.
- 7. Whether there is any Sum insured capping for Griha Raksha Product?**
  - There is no sum insured capping for Griha Raksha Product.
- 8. Whether Auto Escalation is valid for Annual Policy?**
  - Yes, Auto escalation is valid for Annual Policy and is calculated on pro-rata basis.
- 9. What is the Sum Insured limit for Loss of Rent and Rent for alternate accommodation and any capping on Indemnity period.**
  - Sum Insured limit is up to location Sum Insured and number of months up to 36 months