

		e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
9. Additional Covers		
a. Bush Fire, Forest Fire, Jungle Fire		
b. 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.)		caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds
c. Missile Testing Operations		-
d. Riot, Strike, Malicious Damages		caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
e. Bursting or overflowing of water tanks, apparatus and pipes.		-
f. Leakage from automatic sprinkler installations		a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
g. Theft within (7 seven) days from the occurrence of and proximately caused by any of the above Insured Events)		If it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

This section also covers the expenses of architect’s, surveyor’s, consulting engineer’s fees (upto 5% of claim amount), cost of removing debris (upto 2% of claim amount) in case of a loss under Home Building cover.

Inbuilt Covers

This section also includes the inbuilt covers of Loss of Rent and Rent for Alternative Accommodation. Claim for loss of rent will be accepted only if there is an admissible under the Home Building cover. You may however opt out of this cover.

Additional Covers

HOME SECURE (HOUSEHOLDERS) POLICY

UIN: IRDAN108RP0002V05100001



will inform You of the same through an interim reply.

Insurance Ombudsman

If the Customer is not satisfied with the redressal of grievance through above methods, the Customer may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.