

# Bharat Griha Raksha Policy



Standard Home Insurance Cover – Simple, Affordable,  
and Comprehensive

**Protect it!**



## Contact Us

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Synergy Insurance Broking Pvt. Ltd.  
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)  
CIN: U7414MH2001PTC131966

## WHO NEEDS IT

- ❖ Apartment and independent house owners
- ❖ Tenants (for contents only)
- ❖ Gated community residents
- ❖ First-time insurance buyers looking for affordable home cover



Apartment and independent house owners



Tenants (for contents only)



Gated community residents



First-time insurance buyers looking for affordable home cover

# WHAT DOES IT COVERS

- Fire, explosion, lightning
- Earthquake, storm, cyclone, flood
- Riot, strike, malicious damage
- Impact damage (vehicles, trees, animals)
- Landslide, rockslide, missile testing ops

## Building Cover (Home Structure)



✓ Automatic Cover for Architect's, Surveyor's Fees and Removal of Debris

- Furniture, electronics, clothing, appliances, etc.
- Covered under "General Contents" – ₹20,000 per ₹1 lakh of Building SI" (or actual if declared)

## General Contents (Household Items):



- **Burglary and Theft** (including attempted theft)
- **Valuable Contents** (jewelry, art, etc. on declaration)
- **Personal Accident** Cover for owner/spouse (due to insured perils)

## Optional Add-ons:



## Policy Overview:

Feature	Details
Policy Name	Bharat Griha Raksha Policy
Launched by	IRDAI (Standard Home Insurance Product)
Target Segment	Individual homeowners and tenants (residential use)
Structure of Cover	Fixed-format, non-editable terms – same across all insurers

### ⊘ Major Exclusions:

- Loss/damage from war, nuclear risks
- Willful/negligent acts
- Loss due to wear and tear
- Loss during repairs/alterations
- Portable items taken outside home (unless covered)

### 📌 Key Highlights:

- Sum Insured for Building = Reinstatement Value (not market value)
- Easy claim process – first loss basis for contents
- Mandatory Policy format across all insurers
- 5-year policy available for long-term protection
- No need for home inspection in most cases