



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

**IFFCO TOKIO BHARAT GRIHA RAKSHA POLICY**

**Add-ons Wordings**

**UIN: IRDAN106RP0001V01202021/-----**

The Following Add-ons coverages shall be applicable to your IFFCO-Tokio Bharat Griha Raksha Policy ,opting in the proposal form on the payment of additional premium.

**1 SNOWFALL DAMAGE**

The insurance under this policy is extended to cover damages caused during the policy period, resulting from.

- I. Collapse of roofs / housetops / building caused by weight of snow / ice / sleet collected at the time of snowfall.
- II. Bursting of water pipes caused be freezing temperatures.

The coverage will be limited to 20% of the total Sum Insured.

**2 DAMAGE TO UTILITY SYSTEMS**

The insurance under this policy is extended to cover expenses necessarily and reasonably incurred by the insured in locating and obtaining access to any part or parts of the utility system to repair damages resulting from leakage/ overflow/ short circuit, etc.

Under this extension, coverages will be restricted to electricity distribution, cooking gas and Air Conditioning system within the insured premises.

The limit of liability arising out of one or multiple events during the policy period is restricted to 2.5% of the total Sum Insured.

**3 ADDITIONAL REMOVAL OF DEBRIS**

The insurance under this policy is extended to cover cost necessarily and reasonably incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril. This will also include 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.

The coverage will be limited to 10% of the claim amount (beyond 2% of inbuilt cover) subject to maximum of Limit of liability selected