

Kotak Bharat Griha Raksha
UIN: IRDAN152RP0002V01202021

Additional Covers (Add-ons) Wording

1. Additional living expenses

In consideration of the payment of additional premium, We will pay You, subject to the Sum Insured and maximum indemnity period as mentioned in the Schedule, the additional living expenses as under in the event of the Structure getting damaged or destroyed on account of an Accident during the Policy Period and becoming unfit for occupation.

Provided that, You shall submit Us the certificate from the local municipal / statutory authority that the Structure has been rendered unfit for occupation.

- a) Cost of hiring household goods: We will reimburse the cost reasonably incurred by You towards hiring essential furniture and household goods required in the alternative accommodation to maintain Your usual standard of living on account of inability to access the insured Structure after it is damaged or destroyed by operation of insured perils and is rendered unfit for occupation. The cover under this extension shall terminate once the Structure is rendered fit for occupation or on expiry of the maximum indemnity period as specifically stated in Schedule. Provided further that Our maximum liability per month shall be restricted to INR 50,000 or as specifically mentioned in the Schedule.
- b) Immediate Expenses – We will reimburse Your Family the expenses, actually, reasonably incurred towards emergency clothing and toiletry items on account of inability to access the insured Structure after it is damaged or destroyed on account of Accident. Provided further that Our maximum liability for Immediate Expenses shall be restricted to INR 50,000 or as specifically mentioned in the Schedule.
- c) Expenses towards temporary resettlement - We will reimburse the expenses reasonably incurred by You towards packing, unpacking and transportation of Your possessions/ Contents, from the Structure, to the Structure to be occupied by You as an alternative accommodation within the city of the Structure. However, We shall not liable to make any payment in respect of –
 - a. Loss or damage to the Contents while being packed, loaded, transported, unloaded and installed at the alternative accommodation
 - b. Any expenses incurred that are not supported by actual bills/ receipts/ cash memos.

Subject otherwise to the terms, conditions and exceptions/exclusions of the Policy.

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