

**The Oriental Insurance Co Ltd**  
**Bharat Griha Raksha Policy UIN:.....**

6. **Fire Fighting Expenses(Only for Housing Society):** Insured can recover the cost incurred for the following
- a. The actual cost of material used and/or damaged in extinguishing or controlling or attempting to extinguish or control any such fire.
  - b. the cost of all clothing and/ or personal effects damaged and / or lost as a result of such fire and / or fight, extinguish or controlling or attempting to fight extinguish or control such fire unless more specifically insured elsewhere.
  - c. all other actual expense(including wages and the like paid for firefighting, extinguishing or controlling or attempting to fight extinguish or control such fire and / or localizing such fire.  
All claims for personal injury are excluded.
  - d. The expenses incurred to recharge/refill any fire protection devices.