

# Bajaj Allianz Fire & PA Cover for Home Loans - One Pager



## STANDARD FIRE AND SPECIAL PERILS POLICY

### COVERAGES :

1. FIRE
2. LIGHTNING
3. EXPLOSION/IMPLOSION
4. AIRCRAFT DAMAGE
5. RIOTS, STRIKE & MALICIOUS DAMAGE
6. IMPACT DAMAGE
7. SUBSIDENCE AND LANDSLIDE INCLUDING ROCKSLIDE
8. MISSILE TESTING OPERATION
9. LEAKAGE FROM AUTOMATIC SPRINKLER INSTALLATION
10. BUSH FIRE
11. STORM, CYCLONE, TYPHOON, TEMPEST, HURRICANE, TORNADO, FLOOD AND INUNDATION
12. BURSTING AND/OR OVERFLOWING OF WATER TANKS, APPARATUS AND PIPES
13. UPTO 3% OF CLAIM AMOUNT TO COVER ARCHITECTS, SURVEYORS AND CONSULTING ENGINEER'S FEES
14. UPTO 1% OF CLAIM AMOUNT TO COVER THE DEBRIS REMOVAL BY THE INSURED FOLLOWING LOSS
- 15. AUTO ESCALATION IN SUM INSURED BY 10% AT THE END OF EACH YEAR**
16. RE-STATEMENT VALUE BASIS

## Personal Accident Insurance Policy

### COVERAGES :

1. ACCIDENTAL DEATH
2. **PERMANENT TOTAL DISABILITY**