

Claim form is the basic document required for the claim settlement. Depending upon the coverage's opted & nature of loss medical report/discharge summary/disability certificate/death certificate as applicable may be called for. Police report will be required in case of property damage/bodily injury/burglary claims.

The claim will be settled within 10 days of receipt of all documents.

To enable us to help you, we request you to register a claim by contacting our helpline: 080 - 49123900 or e-mail us at claims@bharti-axagi.co.in

Get in touch with Bharti AXA through our number 080 - 49123900 or email us at customer.service@bharti-axagi.co.in, clearly mentioning your postal address, for a hassle-free SmartPlan Householder's Package Policy

It's time to take a smart step!

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale.

*This leaflet is only a brief summary of the SmartPlan Householder's Package Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

Insurance is the subject matter of solicitation.

Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA.

Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

Twin assurance for you

AXA is one of the largest insurers in the world. Across the globe, AXA has over 95 million clients, over 2,14,000 employees and presence in 57 countries. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

For more information, please contact

☎ 080 - 49123900

📱 SMS <SERVICE> to 5667700

📧 customer.service@bharti-axagi.co.in

www.bharti-axagi.co.in

BRO/HOME/THIND/06-14

Registered office address:
Bharti AXA General Insurance Co. Ltd.,
First Floor, Ferns Icon, Survey No. 28,
Doddanekundi, Bangalore- 560 037.
IRDA Reg. No. 139.



Home Insurance

"I constantly worry about my home and family's security."/

Lay your fears to rest with us.



SmartPlan
Householder's
Package Policy



A smart first step

Simple yet comprehensive, this defines Bharti AXA's SmartPlan Householder's Package Policy. This policy provides coverage for your entire household property including items for which you might be legally liable. It also covers you, your spouse and two dependant children under the age of 23 years, against accidents that might be fatal or cause disability.

What are the benefits offered?

This policy provides you with the following benefits:

- Cover for buildings, fixtures, fittings and renovation against fire and allied perils including earthquake. This includes –
 - a. Underground services within the building – drain, sewer, water, electricity cable, drain inspection covers
 - b. Capital additions, alterations and improvements to the building not exceeding 10% of original sum insured
 - c. Tenant fixtures - subject to removal upon transfer of right of occupation
 - d. Accidental loss or damage to locks and keys
 - e. Fire extinguishing expenses

Every little item in your house holds a special significance in your heart. Just like your family, they too have become a part of you over the years. To ensure that all things precious to you, be it your family or your house, are in safe hands, think smart!



- Cover for home contents, valuables and appliances, fixed plate glass & sanitary ware which includes cover against –
 - a. Fire and allied perils including earthquake
 - b. Burglary, housebreaking, hold-up
 - c. In respect of jewels and valuables, the cover includes risks such as burglary, house breaking, way laying, snatching, robbery or theft
 - d. In respect of domestic appliance, the cover includes breakdown risks also
- Cover against loss of documents – title deeds, passport
- Compensation for loss or damage to home contents and appliances while they are being transported by professional packers and movers to a new home
- Cover against personal accident
- Cover against loss of rent if the home structure or any part thereof covered under the policy is rendered unfit for occupation

Key Differentiators

- Over-the-counter plans
- Automatic increase in Sum Insured of upto 10% for newly purchased items during the course of policy period
- Unique benefits such as Coverage for pedigree pets

- The policy provides for payment of expenses of additional rent for alternate accommodation that you may have to avail during the policy period
- Compensation for the accidental death or theft of up to three pedigree pets
- Compensation against loss of baggage
- Cover against legal liability to domestic servants and third parties
- If opted for, you will also be covered against terrorism

What does this policy not cover?

Some of the major exclusions under the policy are:

- Coverage of all items against fire and allied perils is subject to terms and conditions of erstwhile All India Fire tariff and the liability of the Company is limited to the type of plan selected
- Cover against burglary, housebreaking, hold up is subject to first loss basis and the liability of the Company is limited to the type of plan selected
- Appliances against breakdown is subject to first loss basis and the liability of the Company is limited to the type of plan selected
- Coverage of fixed plate glass and sanitary ware is limited to the Sum Insured as per plan opted

Claim procedure

Fast Fair & Friendly!

In all aspects of life, safety is an important concern. However, despite precautions an unfortunate event may occur at any time. We at Bharti AXA General Insurance Co. Ltd., promise to be at your side during times of distress. To enable us to help you, we request you to register a claim by contacting our helpline: 080 - 49123900. Please intimate the help desk as soon as a claim occurs, so that we can provide you quick and effective service. You can, alternatively, also register a claim by e mail on claims@bharti-axagi.co.in

While registering the claim, the following information will help us serve you faster

- Policy number
- Contact details
- Date & time of loss
- Location of loss
- Nature & extent of loss