

**BHARAT GRIHA RAKSHA POLICY ADD ON COVERS**

**Hardship Allowance**

In consideration of additional premium and notwithstanding contrary contained in the policy, it is hereby agreed that We will indemnify the Insured against expenses incurred by the Insured towards emergency purchases of Food, Medicines, Clothes and Infants essential items.

**Specific Conditions:**

- i. We will pay up to \_\_\_\_% of admissible material damage claim amount as opted by You and specified in the Policy Schedule.
- ii. There is an admissible claim under this policy for loss or damage to property insured.
- iii. The amount under this cover will be paid along with payment of material damage claim amount