

Guidelines for Home Insurance Policy

The Houses / Apartments in Bahria Town Private Limited have been sorted into three categories to be able to handle the Insurance efficiently and in an organized manner.

Category Description	
A	Apartments & Residential houses up to 11 Marla
B	Apartments & Residential houses up to 20 Marla
C	Apartments & Residential houses above 20 Marla

The coverage provided against these categories is tabulated below for easy understanding and clarity.

Coverage (PKR)	A	B	C
Contents other than Cash and Jewelry	200,000	300,000	500,000
Jewelry	5 Tola (250,000)	8 Tola (400,000)	10Tola (500,000)
Cash / Prize Bonds	50,000	100,000	100,000
Physical Injury / Death	200,000	200,000	200,000
Total	700,000	1,000,000	1,300,000

Terms and Conditions Apply*

This Coverage is provided in case of **Fire and Theft ONLY**.

FIRE: Insurance that is used to cover damage caused by Fire.

THEFT: Other than Negligence, any forced entry or forced attempt at the resident within the residence / premises resulting into loss of valuables and belonging.

Generally the situations against which the coverage will be provided include:

Loss or damage to house hold contents, Jewellery, Cash/Prize Bonds are destroyed or damage by perils Fire & Lightning, Riot and Strike Damage, Malicious Damage, Explosion, Earthquake (Fire and Shock) and Atmospheric Disturbance/Flooding, Explosion, Air Craft Damage and personal injury in case of Fire and theft as per respective policy terms and conditions. Terms and Conditions Apply.

Claim Reporting by Residents:

Please follow these simple steps in case of any incident resulting in loss of the Insured contents.

In case of Fire or any theft attempt resulting in damage or loss covered in the details for coverage provided by the Insurer.

Step 1 Immediately report the matter to Bahria Town Security, Police and Insurance department within 24 hours. Any incident reported after **24 hours** will not be catered for insurance claims.

Step 2 Bahria Town's Insurance department will provide further guidelines but do not change the incident scene in the absence of Bahria representative.

Step 3 Your claim will be intimated to the insurance provider by Bahria Town (Pvt.) Ltd.

Step 4 Follow up with Bahria Town Insurance Department for claims and Bahria Town will follow up with the Insurance Provider.

Step 5 For any query, ambiguity and assistance, your first approach should be Bahria Town Insurance Department and Bahria Town Security.

Step 6 In case of change of Ownership or change of Tenants, immediately report it to the Insurance department. Failure to do so will result in cancellation of the Insurance.

Step 7 Please be advised that the coverage for tenant will be effective till the validity of the tenancy contract. Once the contract expires and is not renewed, the policy shall become void.

Step 8 Any change with respect to the Information provided shall be intimated to Bahria Insurance Department at its earliest.

NOTE: Once you receive the form, fill it to best of your knowledge and return it to Bahria Maintenance department before 20th April, 2014. Failure to submit the form till the deadline will disqualify you from availing this golden opportunity of being Insured. Any forms received after 20th April, 2014 will NOT be entertained.

Contact:

Bahria Town Insurance Department

Bahriatowninsurance@gmail.com

0336-0004882, 051-5730280

Bahria Town Security Department

051-5730155

Bahria Maintenance Department

051-5731500 Ext. 127