



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

ITGI/HFP/03

HOME & FAMILY PROTECTOR POLICY

This Policy is evidence of the contract between You and Us. The Proposal along with any written statement of Yours for purpose of this Policy forms part of this contract.

This Policy witnesses that in consideration of Your having paid the premium, We will insure Your interest under the Sections specified as operative in the Schedule during the Policy Period and accordingly We will indemnify You in respect of events occurring during the Period of Insurance in the manner and to the extent set forth in the Policy provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

The Schedule shall form part of this Policy and the term Policy whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning whenever it may appear.

Your Policy is based on information, which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Policy.

DEFINITION OF WORDS

1. **Proposal**

It means any signed Proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to Us by You or on Your behalf.

2. **Policy**

It means the Policy booklet, the Schedule and any applicable endorsement or memoranda. Your Policy contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Policy is issued.

3. **Schedule**

It means the latest Schedule issued by Us as part of Your Policy. It provides details of Sections of Your Policy which are in force, and the level of cover You have.

A revised Schedule will be sent at each renewal and whenever You request for a change in the cover.

4. **Endorsement**

It means any alteration made to the Policy which has been agreed to by Us in writing.

5. **Sum Insured**

It means the monetary amounts shown against any Item or Section of the Policy.

6. **We/Our/Us**

It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.

7. **You/Your**

It means the persons named as the Insured in the Schedule.

8. **What is Covered**

It means the damages/perils/contingencies which are covered under the Policy and for which We have liability in the event of claim occurrence.

9. **What is Not Covered**

It means the damages/perils/contingencies which are not covered under the Policy and for which We have no liability in the event of claim occurrence.

10. **Market Value**

It means the replacement value of insured property or item as new at the time of Damage less due allowance for betterment, wear and tear and/or depreciation OR the value which can be realised from the market for such insured property immediately before the occurrence of Damage, whichever is lower.

11. **Damage/Damaged**

It means loss or damage of the insured property.

12. **Accident (For All sections other than Personal Accident)**

It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

13. **Excess**

It means the first part of any claim for which You are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.

14. **Family**

It means Your spouse, children, parents and/or other relatives normally living with You in Your Home.

15. **Dependent child**

It means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.

16. **Home**

It means the private dwelling named in the Schedule and its garages, outbuildings, and water/oil/gas tanks used for domestic purposes within the boundaries of the land belonging to it.

17. **Business**

It means Your employment, profession, business or trade or that of Your Family.

18. **Money**

It means cash, current coins, bank and currency notes, cheques, postal orders, current postage stamps which are not part of a collection and luncheon voucher.

19. **Personal Effects**

It means articles excluding money, jewellery and valuables, which are normally worn, used or carried about by You or Your Family in every day life.

20. **Glass**

It means normal flat/annealed glass in or on the premises. It will include partitions, doors, windows, cases, mirrors and glass top of furniture. The value of Glass will include the cost of painting, tinting, embossing or ornamental work (if applicable) plus boarding up cost of the Glass.

21. **Sanitary Fittings**

It means washbasins, pedestals, sinks, bidgets, lavatory pans, cisterns, showers, screens, bath and bath panels contained in the Home but not including swimming pools.

22. **Baggage**

It means Personal Effects belonging to You or Your Family for which You or Your Family is responsible whilst being used and carried by You/Your Family during a Journey but excluding money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, books or documents, jewellery, valuables, (including mobile phones, portable computers, watches, furs, precious metals etc.) travel tickets, cheques and bank drafts, articles of consumable nature, loose articles such as sticks, straps, umbrellas, sunshades, fans, deck chairs, articles or clothes whilst being worn on the person or carried about at the time of Damage.

23. **Journey**

It means any trip undertaken for official or business or holiday purpose or otherwise outside the city, town or municipal limits of the place where Your Home is located. The Journey is deemed to end if You or Your Family on trip reaches the place of stay at destination place and it only commences when You or Your Family leaves for another destination or place of stay. However, the entire period for a single Journey will not exceed 60 (sixty) days from the time You or Your Family have left Your Home.

24. **Unoccupied**

It means not lived in by You, Your Family, Your domestic employee or any other person authorised by You.

25. **Geographical Limits**

It means within Indian territory, unless otherwise specified.

26. **Policy Period**

It means the period commencing from the effective date and hour as shown in the Schedule and terminating on the expiry date as shown in the Schedule.

27. **Period of Insurance**

It means the period commencing from the retroactive date of the Policy and terminating on expiry date as shown in the Schedule.

28. Currency of the Policy

It means (for consideration of any claim) currency of that Section or Sub-Section or part of Section to which the claim relates.

29. Indemnity Period

It means the period beginning with the occurrence of Damage and ending not later than 12 (twelve) months thereafter during which Your Home shall be affected in consequence of the Damage.

30. Additional Benefits

It means the coverages which are granted to You apart from the main covers under the Section, for which no additional premium is required to be paid by You.

31. Extensions

It means optional coverage's which are available to You apart from the main covers and Additional Benefits under the Section, which You can choose to take on payment of necessary additional premium.

32. Renewal

It means the terms on which the contract of insurance can be renewed on mutual consent.

GENERAL CONDITIONS

(These apply to the whole Policy)

1. REASONABLE PRECAUTION AND CARE OF PROPERTY

You shall take all reasonable precautions for safety and soundness of insured property and to prevent injury, illness, disease, loss or damage in order to minimise claims. You must comply with manufacturer's recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees.

2. NOTICE

You will give every notice and communication in writing to Our office through which this insurance is effected.

3. Disclosure to information norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact

4. Free Lookup Period:

You will be allowed a period of at least 15 (fifteen) days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

If you have not made any claim during the free look period, then you shall be entitled to :

- I. A refund of the premium paid less any expenses incurred by us
- II. Where the risk has already commenced and the option of return of the policy is exercised by you, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by us

- III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by us on medical examination of the insured persons and the stamp duty charges

5. **CHANGE IN CIRCUMSTANCES**

You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your Business, Your Family, Your employees and/or Your Home which may affect the insurance cover provided e.g. change of address, period of un-occupancy in the building insured or containing the insured property for more than 30 days etc. You must also notify Us about any alteration made or change in information as described aforesaid whereby risk of Damage or Accident is increased. In case of such alteration or changes made and not accepted by Us in writing, all covers under this Policy shall cease.

6. **CLAIM PROCEDURE AND REQUIREMENTS**

An event, which might become a claim under the Policy, must be reported to Us as soon as possible. A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Your expenses along with particulars of other insurances covering the same risk must be delivered to Us within 15 days of date of Damage.

The Police must be informed of any theft, attempted theft or Damage caused by rioters, strikers, malicious persons or vandals or of any other criminal act. They must also be informed of the loss of any property insured under Section 3 (All Risks). You shall also take practicable steps to apprehend the guilty person and recover the property lost.

If any person is claiming against You, Your Family or Your employee, every letter, claim writ, summon, process information or any verbal notice of claim shall be forwarded to Us without delay. You, Your Family or any person on Your behalf must not attempt to negotiate any claim, nor admit or repudiate any claim without Our consent. You shall give all possible assistance to enable Us to settle or resist any claim or to institute proceedings.

In the event of a claim under Personal Accident Section, You or Your personal representative must give immediate written notice within 14 days of occurrence of injury/death. All certificates, information and evidences from a Medical Attendant or otherwise required by Us shall be furnished by You or Your personal representative/assignee in the manner and form as We may prescribe. In such claims, the Insured Person will allow Our medical representative to carry out examination if and when We may reasonably require.

7. **CLAIM CONTROL**

a.) We are entitled to:

- i.) enter any building where Damage has occurred and take possession of the building or any property of the building and deal with salvage, but this does not mean that property can be abandoned to Us.
- ii.) receive all necessary information, proof of Damage and assistance from You and from any other person seeking benefit under this Policy.
- iii.) take over and conduct in Your name or any person seeking benefit under this Policy, defence or settlement of any claim.

iv.) take proceedings at Our own expenses and for Our own benefit, but in Your name or any other person who is claiming or has received benefit, to recover any payment made or due under this Policy.

b.) No admission, offer, payment or indemnity shall be made or given by You or on Your behalf without Our written consent.

8. FRAUD

If a claim is fraudulent on account of fraudulent means or action used by You, Your Family, or Your employee, all benefits and rights under this Policy shall be forfeited.

9. CONTRIBUTION

If, when any claim arises, there is any other insurance covering the same matter (property, interest, liability, cost), we will pay only our rateable proportion. This Condition does not apply to Section 8 (Personal Accident).

10. CANCELLATION

We may cancel this Policy by sending 15 (fifteen) days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand.

You may cancel this Policy by sending 15 days written notice to Us. We will then allow a refund after retaining the premium based on following short period table.

Period of Cover upto	Annual Premium Rate (%)
15 days	10%
1 months	15%
2 months	30%
3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
Exceeding 9 months	100%

This refund of premium is subject to the condition that no claim has been preferred on Us.

11. ARBITRATION

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator

to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 (thirty) days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitration and conciliation act, 1996. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if we have disputed or not accepted liability under or in respect of this policy. It is understood, however, that the insured shall have the right at all times during currency of the policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance.

12. DISCLAIMER CLAUSE

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

13. REINSTATEMENT OF SUM INSURED

The Sum(s) Insured by

Section 1	(Fire and Allied Perils),
Section 2	(Burglary, Housebreaking and Other Perils),
Section 3	(All Risk)
Section 4	(Fixed Glass and Sanitary Fittings),
Section 5	(Electronic Equipment)
Section 6A	(Television/Video Equipment),
Section 6B	(Portable Computer, Mobile Phone and Electronic Diary)
Section 6C	(Pedal Cycle)
Section 7	(Breakdown of Domestic Appliances),

shall not be reduced by the amount of any Damage but pro-rata premium on the amount of Damage from the date of occurrence of Damage to expiry of Policy Period shall be payable by You. The additional premium referred herein above shall be deducted from net claim amount payable under the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of Damage in case You immediately on occurrence of the Damage exercise Your option not to reinstate the Sum Insured as above.

The provision shall also not apply to those Covers, Additional Benefits or Extensions where Our maximum liability during the Policy Period has been specified.

14. No sum payable under this Policy shall carry any interest/penalty.

15. The Geographical Limit of this Policy will be India except for Section 6B (Portable Computers, Mobile Phone, Electronic Diary), Section 8 (Personal Accident), Section 10 (Baggage) and Section 11A (Public Liability) where Geographical Limit will be worldwide. However all claims shall be settled in India in Indian Rupees. The provision of this Policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally subject to the jurisdiction of the Courts in India

16. Grievance or Complaint

You may register a grievance or complaint by visiting our website www.itgi.co.in you may also contact the branches from where you have bought the policy or grievance officer who can be reached at our corporate office.

17. **Withdrawal & Alteration of Policy Conditions:** The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation.
A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to terms & conditions.
18. **Sum Insured Enhancement (Only applicable to Personal Accident section):** In case of increase in Capital Sum Insured more than 10% (ten percent) of last year capital Sum Insured at the time of renewal, subject to underwriter's discretion.
19. **Payment of premium:** The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.
20. **Protection of Policy Holder's Interest:** in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30(thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

WARRANTIES

It is warranted -

1. That Our liability in respect of any item specified in the Schedule including any additional costs and expenses payable in connection with that item (unless specifically expressed as being payable in addition to the Sum Insured) shall not exceed the Sum Insured set against such item or in the whole the total Sum Insured or such other sum(s) as may be substituted for it by Endorsement signed by on Our behalf.
2. That whenever Your Home is left Unoccupied, all doors and windows shall be properly secured and all keys for main doors of Your Home shall be either removed from there or handed over to Your authorised person (including security guard). It is provided that breach of this Warranty shall not be a bar to any claim for loss or damage caused other than by theft burglary etc.
3. That the building containing or constituting Your Home is:
 - a.) maintained in a good and substantial state of repair.
 - b.) occupied by You for residential purposes or providing professional service and not as a manufacturing unit, godown, warehouse or office.

GENERAL EXCLUSIONS

(WHAT IS NOT COVERED BY THE WHOLE POLICY)

We will not be liable for

1. **WAR RISK**

Damage as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection therewith.

2. **CONFISCATION**

Any Damage due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.

3. **NUCLEAR RISK**

Any Damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from:

- a.) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b.) the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.

4. **WEAR AND TEAR**

Damage caused by wear and tear, depreciation and/or gradual deterioration.

5. **CONSEQUENTIAL LOSS**

Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement. However this exclusion will not apply to Section 12 (Increased Living Expenses).

6. **EXISTING DAMAGE**

Any damage, injury, accident, disease or illness occurring before cover commences under the Policy.

7. **MATCHING OF ITEMS**

The cost of repair or replacement of any undamaged or unbroken items or part of item forming part of a set, suits or other article of uniform nature, colour or design (including area of carpet) when damage or breakage occurs within a clearly identifiable area or to a specific part and replacement can not be matched.

SECTION 1
FIRE AND ALLIED PERILS

PROPERTY INSURED

PART A CONTENTS

PROPERTY COVERED	PROPERTY NOT COVERED
<p><u>GENERAL ITEMS</u> Furniture, fixtures and fittings including tenant's interior decorations, clothings, household linen, crockery, cutlery, kitchenware, television and video equipments (unless covered under Section 6A), electronic equipments (unless covered under Section 5) electrical and mechanical equipments/fittings, other household goods and personal effects including toys, books, cassettes and compact discs, luggage items, telephone, gas, etc.</p> <p>NOTE: No single piece of item will be valued at more than 10% of the Sum Insured under General Items, unless declared under Item 8 below.</p> <p><u>SPECIFICALLY DECLARED ITEMS</u></p> <ol style="list-style-type: none"> 1. Jewellery and Valuables (unless covered under Section 3) 2. Personal Effects of Your domestic employees residing in Your Home (upto Rs.5000/-). 3. Business goods or equipments for providing professional service (upto Rs. 25,000/-) 4. Money (upto Rs.10,000/-). 5. Curios and work of arts (upto Rs.10,000/-). 6. Personal Effects of guests staying in Your Home (upto Rs. 10,000/-). 7. Manuscripts, plans, drawings, securities, documents, books of accounts or other business books and computer system records but only for the cost of material and clerical labour expended in reproducing the documents and not for any other value. (upto Rs. 10,000/-) 8. Any other items. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Articles of hazardous nature, including explosives. 2. Air or water craft, motor vehicles (other than domestic gardening equipment) caravans, trailers whether licensed for road use or otherwise or parts and accessories on or in any of them. 3. Livestock or pets or any other living creature. 4. Stamps, bullions, or unset precious stones.

PART B BUILDING

This Sub-Section relates to the building portion of Your Home which should not be of kutchra construction including its out-buildings, boundary walls, gates and fences, inbuilt fixtures and fittings, swimming pools, hard courts, garages, terraces, plinth and foundations.

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of Damage directly caused by insured perils listed hereunder and subject to its not being otherwise excluded, We will indemnify You against such Damage to property insured at Your Home.</p> <ol style="list-style-type: none"> 1. Fire 2. Lightning 3. Explosion / Implosion. 4. Damage caused by an aircraft, other aerial or space devices and articles dropped therefrom. 5. Riot, Strike, Malicious and Terrorism Damage:- Visible physical Damage by external violent means directly caused to the property insured. 6. Earthquake, Fire and/or Shock – Damage to property insured including by fire occasioned by or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide/rockslide resulting therefrom. 7. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation. 8. Impact Damage by any rail/road vehicle or animal by direct contact. 9. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide/rockslide. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Damage caused to the property insured by <ol style="list-style-type: none"> a.) Its own fermentation, natural heating or spontaneous combustion. b.) Its undergoing any heating or drying process. 3. Damage to boilers (other than domestic boilers), economisers or other vessels machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion or damages caused by centrifugal force 4. Damage caused by pressure waves. 5. Damages caused by <ol style="list-style-type: none"> a.) Total or partial cessation of work or the retarding or interruption or cessation of any process or operation or omission of any kind. b.) Permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building or prevention of access to the same. c.) Burglary, housebreaking, theft, larceny or any other such attempt or any omission of any kind of any person (whether or not such act is committed in connection with the disturbance of public peace) in any malicious act. 8. Damage by vehicle/animals belonging to or owned by You or Your Family or Your domestic employees. 9. Damages caused by :- <ol style="list-style-type: none"> a.) Normal cracking, settlement or bedding of new structures. b.) Settlement or movement of made up ground.

<p>10. Bursting and overflowing if water tank, apparatus and pipes.</p> <p>11. Missile testing operations.</p> <p>12. Leakage from automatic sprinkler installations.</p> <p>13. Bush Fire.</p> <p>14. a.) Pollution or contamination which results from a peril mentioned under Items 1 to 12 above. b.) Any peril mentioned under Items 1 to 12 above, which results from pollution or contamination.</p>	<p>c.) Coastal or river erosion.</p> <p>d.) Defective design or workmanship or use of defective material</p> <p>e.) Demolition, construction, structural alteration or repair of any property or ground work or excavation.</p> <p>12. Damage caused by</p> <p>a.) Repairs or alteration to Your Home.</p> <p>b.) Repairs, removal or extension of the sprinkler installation.</p> <p>c.) Defects in construction known to You.</p> <p>13. Damage caused by Forest Fire.</p> <p>14. Damages caused to the insured property by pollution or contamination.</p> <p>15. Damage to any electrical/electronic equipment, machines, apparatus, fixtures, fittings by overrunning, excessive pressure, short-circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included), provided that this exclusion will apply only to the particular machine, apparatus, fixtures, fittings so affected and not to other machines, apparatus, fixtures, fittings, which may be damaged by fire so set up.</p> <p>16. Expenses necessarily incurred by You on Architect, Surveyor and Consulting Engineer's fees and Debris Removal following Damage to property insured by an insured peril in excess of 3% and 1% of the claim amount respectively except as mentioned in Extensions (2) and (3) below.</p> <p>17. Damage to property insured if removed to any building or premises other than in which it is herein stated to be insured.</p>
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SPECIAL PROVISIONS

1. CLAIM SETTLEMENT

In the event of Damage to property insured, We will indemnify You by payment or at Our option by repair, replacement or reinstatement. In case of reinstatement or replacement, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner subject to limits of Sum Insured. If We so elect to replace or reinstate any property, You shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require and no acts done or caused to be done by Us with a view to reinstatement or replacement shall be deemed as an election by Us to reinstate or replace.

If in any case We shall be unable to reinstate or repair the property hereby insured because of any regulation(s) in force affecting the alignment of streets or the construction of building or otherwise, We shall in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property, if the same could lawfully be reinstated to its former condition.

2. **BASIS OF CLAIM SETTLEMENT**

In the event of Damage to the property insured by insured perils during the currency of Policy, We will: -

PART A CONTENTS

Pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred. However, in case such cost has not been incurred in respect of any item and in all cases in respect of clothings and household linen, We will pay amount of Damage less due allowance for wear and tear and depreciation

PART B BUILDINGS

Pay the full cost of repair or reinstatement on the same site or upon another site in any manner suitable to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

In case the reinstatement is not carried out or the cost has not been incurred, then We will pay the amount of Damage less due allowance for wear and tear and depreciation.

APPLICABLE TO BOTH PART A AND B

It is also provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of Damage or within such period as We may allow.

SPECIAL CONDITIONS

1. **AVERAGE (UNDER-INSURANCE)**

The Sum Insured of each item under this Section is separately subject to Average (Under-Insurance) as detailed below.

a.) **IN CASE OF REINSTATEMENT**

If at the time of replacement or re-instatement the sum representing 85% (eighty five percent) of the total cost which would have been incurred on reinstatement if the whole property covered had been destroyed exceeds the Sum Insured thereon at the commencement of Damage, You will be considered as Your own Insurer for the difference between the Sum Insured and the sum representing the cost of reinstatement of the whole property i.e. Reinstatement Value of the property and shall bear a rateable proportion of the Damage accordingly. Each item, if more than one, shall be separately subject to this condition.

b.) **IN CASE OF NON-REINSTATEMENT:**

If in respect of the property insured at the commencement of any Damage by an insured peril, the sum representing 85% (eighty five percent) of the full Market Value of the property insured exceeds the Sum Insured thereon, then You shall be considered as being Your own Insurer for the difference and shall bear a rateable portion of the Damage accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

2. All insurances under this Section of the Policy shall cease on expiry of seven days from the date of fall or displacement of the insured building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms a part.
 Provided such a fall or displacement is not caused by insured perils, damage which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.
 However, We may agree to continue the insurance subject to revised rates, terms and conditions provided that We have been given express notice within 7 (seven) days of such fall or displacement of the building.
3. The insurance under this Section does not cover any Damage to the property which at the time of happening of such Damage, is insured by or would, but for the existence of this Policy be insured by a Marine Policy, except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

ADDITIONAL BENEFIT

1. LOCAL AUTHORITY REQUIREMENT

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for the additional cost of reinstatement of property damaged during the currency of the Policy to comply with Building or other Regulations framed in pursuance of any Act of Parliament or with Bye laws of any municipal or local authorities</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. The cost incurred <ol style="list-style-type: none"> a.) In respect of any Damage not insured by this Policy. b.) where Notice has been served on You before occurrence of Damage. c.) In respect of undamaged property or undamaged portion of property other than foundations of that portion of property Damaged. 2. The additional cost that would have been required to make good the property Damaged to a condition equal to its condition when new, had the necessity to comply with any of Regulations or Bye laws not arisen.

2. CONTENTS TEMPORARILY REMOVED

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for Damages to insured Contents by any insured peril while they are temporarily removed from Your Home to any place within India being used as Your temporary residence but not exceeding 120 days in any one Policy Period, provided that Our liability will be restricted to 10% (ten percent) of the Sum Insured on each item of insured Contents.</p>	<p>We will not be liable for Any Damage to Contents occurring outside the building of Your temporary residence.</p>

3. WEDDING BENEFITS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Sum Insured on each item of the insured Contents will automatically be increased by 15% (fifteen percent) during fifteen days each before and after the actual wedding day of either You or Your Family, provided that such period falls within the Policy Period or its renewal thereof.</p>	<p>We will not be liable for Any enhancement of Sum Insured following cancellation or postponement of wedding, although the enhancement will be effective for the relevant period in respect of any postponed wedding, subject to this Policy and/or its renewal being in force during that period.</p>

EXTENSIONS

1. ESCALATION CLAUSE

In respect of property insured under Part A (Contents) and/or Part B – (Building), the Sum Insured for each item shall increase each day by an amount representing 1/365th day of the specified percentage increase per annum. The specified percentage can range from 5% to 25% of the original Sum Insured chosen by You for each item of the property covered.

However this provision will apply only to the Sum Insured on the property covered in force at the commencement of each Policy Period. At each renewal, the Sum Insured on the property covered shall be that as stated on the Policy (or amended by any Endorsement effective prior to the aforesaid renewal date) to which shall be added the increase which has accrued under this Extension during the Policy Period upto the renewal date and the specified percentage increase shall again apply for the Policy Period from the renewal date, unless otherwise instructed by You.

2. DEBRIS REMOVAL

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Following Damage which is accepted by Us as a valid claim under this Section, We will pay for the following expenses necessarily incurred by You of the portion of property insured and Damaged by insured perils upto 10%(ten percent) of the total Sum Insured in excess of 1% (one percent) of claim amount which is already payable under the Policy</p> <ol style="list-style-type: none"> 1. Removal of debris from the insured premises. 2. Dismantling or demolition (applicable to Building only) 3. Shoring up or propping (applicable to Building only) 	<p>We will not be liable for Dismantling, demolition, shoring up or propping expenses in respect of Contents.</p>

3. PROFESSIONAL FEES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Following Damage which is accepted by Us as a valid claim under this Section, We will pay for the following expenses necessarily incurred by You:</p> <p>The cost of Architects, Surveyors and Consulting Engineers' fees incurred for plans, specifications, tenders, quantities and services in connection with superintendence of the reinstatement of Damage to the Building insured under this Section of the Policy upto 7.5%(seven and half percent) of adjusted loss in excess of 3% (three percent) of the claim amount which is already payable under the Policy.</p>	<p>We will not be liable for</p> <p>Any cost in connection with the preparation of Your claim or estimate of Damage in the event of Damage by insured perils.</p>

4. ADDITIONAL RENT/LOSS OF RENT

- a) If You are the owner-occupant of the Damaged building, the Additional Rent borne by You is the actual rent paid for the alternative accommodation less Standard Rent of the premises. The Standard Rent shall be based on the rateable value fixed by the municipal/revenue authorities for tax purpose.
- b)
 - i) If You are a tenant in the building and for safeguarding Your legal tenancy rights, You are obliged to pay rent even during the period, when the building is not fit for occupation, the Additional Rent borne by You is the actual rent for the alternative accommodation.
 - ii) If You are a tenant and You are not obliged to pay rent for the building during the period when it is not fit for occupation, the Additional Rent borne by You is the actual rent paid for the alternative accommodation less the rent which You were paying for the building which You occupied immediately prior to its being Damaged.

WHAT IS COVERED	WHAT IS NOT COVERED
<ol style="list-style-type: none"> 1. If the building constituting Your Home as covered under the Policy is Damaged by any insured peril under this Section and becomes uninhabitable, We will pay for the reasonable Additional Rent as defined above incurred for equivalent area accommodation in any locality within the municipal limit of the city or town in which Your Home is situated upto a maximum Indemnity Period of 12 (twelve) months. 2. Loss of Rent which ceases to be payable to You by Your tenant following Damage to Your Home by an insured peril, but not exceeding such portion of the Sum Insured on this item as the period necessary for reinstatement bears to the Indemnity Period of 12 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Your Home becoming uninhabitable due to operation of Riot, Strike, Malicious and Terrorist Damage unless it results in actual physical damage to the building. 2. Your Home becoming uninhabitable or inaccessible or Your entry is barred by strikers, demonstrators and similar occurrences. 3. Additional Rent or Loss of Rent unless certificate is obtained from local municipal authorities or an architect certifying that Your Home has become uninhabitable.

(twelve) months.	
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NOTE (Applicable to Extension No.4)

a.) BASIS OF CLAIM SETTLEMENT

We will pay for the period during which Your Home is uninhabitable. The period will be counted from date of Damage until the Home is rendered fit for occupation, such period not exceeding the reasonable time as is required to restore with due diligence the building to a condition fit for occupation or the maximum Indemnity Period of 12 months, whichever is earlier.

b.) AMOUNT PAYABLE

The sum produced by multiplying the Additional Rent as defined above by number of months for which Your Home was unfit for occupation or the maximum Indemnity Period of 12 months, whichever is less.

If the area of alternative accommodation taken by You is more than the area of the Home occupied by You, the Additional Rent to be considered for claim settlement shall be deemed to be that proportion of Additional Rent as defined above which the area of the Home occupied by You prior to the Damage bears to the area of alternative accommodation taken by You following the Damage.

c.) AVERAGE

If the sum produced by applying the monthly Additional Rent as defined above for the alternative accommodation taken by You to the maximum Indemnity Period is more than the Sum Insured hereby, Our liability shall be proportionately reduced

It is a condition precedent to liability under this Extension of the Policy that it will be compulsory if You are owner occupant, to insure both Building and Contents and if You are tenant, to insure the Contents of Your Home for which You are seeking this Extension.

SECTION 2
BURGLARY & HOUSEBREAKING INCLUDING LARCENY OR THEFT AND OTHER PERILS

PROPERTY INSURED

It shall mean the same properties described under Part A (Contents) and Part B (Building) under Section 1 (Fire and Allied Perils).

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of Damage directly caused by insured perils listed hereunder and subject to its not being otherwise excluded, We will indemnify You against such Damage to property insured at Your Home.</p> <ol style="list-style-type: none"> 1. Theft or attempted theft including larceny, theft or attempted theft involving violent and forcible entry into or exit from the insured premises, robbery and dacoity. 2. Impact damage by falling trees, telegraph/electric poles, pylons or lamppost or any part of them. 3. Breakage, collapse and/or falling of television or radio aerials, external satellite dishes, aerial fittings and masts. 4. Damage resulting from action of civic authorities in attempting to prevent the spread of a fire. 	<p style="color: red;">We will not be liable for</p> <ol style="list-style-type: none"> 1. <ol style="list-style-type: none"> a) Damage caused by theft, attempted theft including larceny by You or any member of Your Family whether as principal or accessory. b.) Damage caused whilst Your Home remains Unoccupied for more than 60 days in continuation. c.) Damage to Money, Jewellery and Valuables by theft without use of force. 2. <ol style="list-style-type: none"> a.) Damage caused as a result of felling or lopping of trees by You or on Your behalf. b.) Damage caused to gates and fences. 3. Damage to the satellite dish or aerial itself. 4. Any Damage of insured Contents situated outside of Your Home, unless such Contents are traditionally kept outside but within the boundaries of Your Home (e.g. garden furniture). Our maximum liability for any such Damage will be Rs.2000/- (Rupees two thousand) and all such claims will be subject to an Excess of Rs.500/-(Rupees five hundred)

SPECIAL PROVISIONS

1. CLAIM SETTLEMENT

The provisions relating to claim settlement will be the same as described under Section 1 (Fire and Allied Perils).

2. BASIS OF CLAIM SETTLEMENT

The provisions relating to basis of claim settlement will be the same as described under Section 1 (Fire and Allied Perils).

SPECIAL CONDITION

1. AVERAGE (UNDER-INSURANCE)

The Sum Insured of each item under this Section is separately subject to Average (Under Insurance) as described under Section 1 (Fire and Allied Perils). The provision of Special Condition Nos. 2 and 3 of Section 1 are also applicable to this Section.

ADDITIONAL BENEFITS

1. SEARCH AND FIND

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay upto Rs.15,000/- (Rupees fifteen thousand) for exploratory and repair costs reasonably incurred by You in locating the cause and source of water damage and repairing/reinstating the property damaged or disturbed in the course of work in connection with the Insured Peril No.10 of Section 1 (Fire and Allied Perils).	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An Excess of Rs.500/- (Rupees five hundred) for each and every claim. 2. Cost of any defective material of water tank, pipe or apparatus.

2. ACCIDENTAL DAMAGE TO UNDERGROUND PIPES /CABLES/SERVICES

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay upto Rs.10,000/- (Rupees ten thousand) for accidental Damage to any underground pipes, cables and services (including underground sewerage tanks and drain inspection covers) in respect of Your Home for which repairs have to be statutory carried out by You.	<p>We will not be liable for</p> <p>Any Damage for which you are carrying out repairs beyond your responsibilities as per Bye laws or Regulations of the municipal authority or Association/Society of Your Home premises.</p>

3. CHANGE OF RESIDENCE

WHAT IS COVERED	WHAT IS NOT COVERED
1. The insurance by Section 1 (Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) of the Policy in respect of Part A (Contents) will apply to any new Home of Yours, which is Your substituted new residence within India as well as to Your current Home for a period of 10 days from the date You begin to move Your Contents from Your	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Any Damage at Your new residence if You do not notify Us of the the permanent removal of Contents and provide address details of Your new residence to be insured within 10 days from the date You begin to move Your Contents from Your current Home.

<p>current Home.</p> <p>2. We will indemnify You for Damage to Your insured Contents by</p> <p>a.) Fire, lightning, strike, riot and civil commotion, terrorist and malicious damage.</p> <p>b.) Collision of vehicle / over-turning of vehicle, derailment and accidents.</p> <p>c.) Breakages of bridges.</p> <p>d.) Robbery and dacoity.</p> <p>While they are in course of removal including loading, unloading and transit from Your current Home to Your new Home within a distance of 50 Kms from where Your current Home is located.</p>	<p>2. a.) Excess of Rs.1000/-(Rupees one thousand) for each and every claim.</p> <p>b.) Any Damage to china glass, porcelain, earthenware or any other fragile or brittle item.</p> <p>c.) Any mechanical/electrical breakdown or failure.</p>
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4. REPLACEMENT OF LOCKS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the locking system of -</p> <p>1. External doors to Your Home.</p> <p>2. Domestic safe and almirah fitted in Your Home. are Damaged following use of keys by force and violence.</p> <p>We will pay upto Rs.1,000/- (Rupees one thousand) for the locking mechanism to be replaced in any one Policy Period.</p>	<p>We will not be liable for</p> <p>1. An Excess of Rs.100/- (Rupees one hundred) for each and every claim.</p>

5. COST OF REMOVAL OF TREES, ELECTRIC/TELEGRAPH POLES, PYLONS, LAMP POSTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay You for removal of fallen trees, telegraph/electric poles, pylons, lamp posts upto a sum of Rs.5000/- (Rupees five thousand) for all claims during any one Policy Period provided that We are liable for Damage under Item (2) of the coverage under this Section</p>	<p>We will not be liable for</p> <p>1. Any Damage caused as a result of felling or lopping of trees by You, Your Family or on Your behalf.</p> <p>2. An Excess of Rs.250/- (Rupees two hundred and fifty) for each and every claim.</p>

6. CONTENTS TEMPORARILY REMOVED

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay for Damages to insured Contents by any insured peril while they are temporarily removed from Your Home to any place within India being used as Your temporary residence but not exceeding 120 days in any one Policy Period, provided that Our liability will be restricted to 10% (ten percent) of the Sum Insured on each item of insured Contents.	We will not be liable for Any Damage to Contents occurring outside the building of Your temporary residence.

7. WEDDING BENEFITS

WHAT IS COVERED	WHAT IS NOT COVERED
The Sum Insured on each time of the insured Contents will automatically be increased by 15% (fifteen percent) during one month before and after the actual wedding day of either You or Your Family, provided that such period falls within the Policy Period or its renewal thereof.	We will not be liable for Any enhancement of Sum Insured following cancellation or postponement of wedding, although the enhancement will be effective for the relevant period in respect of any postponed wedding, subject to this Policy being in force during that period.

EXTENSIONS

1. ESCALATION CLAUSE

In respect of property insured under Part A (Contents) and/or Part B – (Building), the Sum Insured for each item shall increase each day by an amount representing 1/365th day of the specified percentage increase per annum. The specified percentage can range from 5% to 25% of the original Sum Insured chosen by You for each item of the property covered.

However this provision will apply only to the Sum Insured on the property covered in force at the commencement of each Policy Period. At each renewal, the Sum Insured on the property covered shall be that as stated on the Policy (or amended by any Endorsement effective prior to the aforesaid renewal date) to which shall be added the increase which has accrued under this Extension during the Policy Period upto the renewal date and the specified percentage increase shall again apply for the Policy Period from the renewal date, unless otherwise instructed by You.

2. PET

A pet is any domestic animal in Your Home for companionship by You or Your Family and not used for earning any income by You or on Your behalf. The maximum Sum Insured for any single pet will be limited to Rs. 10,000/- (Rupees ten thousand).

WHAT IS COVERED	WHAT IS NOT COVERED
<ol style="list-style-type: none"> Veterinary expenses if Your pet is injured as a result of a road traffic accident. Death of Your pet if it dies as a result of robbery, dacoity or terrorism in Your Home or as a result of a road traffic accident within 30 days of the accident. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> Excess of 10% of claim amount for claims under Item(1) of WHAT IS COVERED Charges in respect of euthanasia, post mortem, disposal or cremation. Any animal in quarantine or not solely owned by You or Your Family. Partial or total disabilities of any nature or any disease of the pet.

NOTE (Applicable to Extension No.2)

- We will pay for Veterinary expenses only if the treatment is carried out by a qualified Veterinary Doctor.
- We will pay the Sum Insured shown in the Schedule or Market Value of the pet whichever is less for accidental death of Your pet. In the event of death of Your Pet, any amount received or receivable by You from third parties would be deducted from the claim amount.
- In the event of accidental death of Your pet, Police Report/F.I.R. has to be obtained apart from a Veterinary Doctor's Certificate confirming the cause of death.

3. TREES AND PLANTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any tree or plant located within the boundary of Your Home and belonging to You or for which You are responsible is Damaged due to any insured peril covered under Section 1(Fire and Allied Perils) and/or Section 2 (Burglary, Housebreaking and Other Perils), then We will pay for its Market Value subject to a maximum of Rs.20000/- (Rupees twenty thousand) in any one Policy Period .</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> An Excess of 10% of the claim amount or Rs.500/- (Rupees five hundred) whichever is higher for each and every claim. Damage to lawn. Damage due to perils not covered or specifically excluded in Section 1 (Fire and Allied Perils) or Section 2(Burglary, Housebreaking and Other Perils).

4. MONEY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the personal money belonging to You or Your Family is lost in accordance with the under mentioned circumstance outside Your Home, We will pay the amount of loss</p> <p>CIRCUMSTANCE Due to theft or attempted theft with force, robbery, snatching, dacoity or hold-up whilst in transit within 12 hrs of withdrawal of Money from bank, ATM transaction centre or receipt of salary in cash.</p> <p>LIMIT OF LOSS Maximum of Rs.10,000/- (Rupees ten thousand) in any one Policy Period</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Shortage of money due to error and omission. 2. Loss of money entrusted to any person other than You or Your Family. 3. Loss of money where You or Your Family are concerned as principal or accessory. 4. Loss of money due to pick pocketing, mysterious disappearance or unexplained shortage. 5. Loss of Money unless FIR is lodged within 24 Hrs of discovery of loss and Police Report obtained.

5. DOCUMENTS AND CARDS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any of the under mentioned Insured Items belonging to You or Your Family is Damaged due to an accident or misfortune, We will pay for replacement of such Damaged items.</p> <p>INSURED ITEMS :</p> <ol style="list-style-type: none"> 1. Share and stock certificates, deposit receipts, 2. Insurance Policy. 3. Title deeds, plans and manuscripts. 4. Passport. 5. Driving Licence. 6. Credit card including bank or cash cards or any other financial transaction card. 7. Other personal records and certificates. <p>LIMIT OF LOSS Maximum of Rs. 20000/- (Rupees twenty thousand) during the Policy Period.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Documents used for trade or business purpose. 2. Damage arising from or attributable to moth, insect, vermin, fungus, wear and tear, depreciation or any gradually operating cause. 3. Any loss in value or loss due to accounting errors or omission. 4. Detention, seizure or confiscation by any legal authority. 5. Loss due to forgery, fabrication, theft of documents or cards insured by Your Family, Family guest or domestic employee. 6. Any loss of insured cards not reported to Police, Bank or Card issuing Company as required after discovery of loss. 7. Any loss from unattended vehicle. 8. Mysterious disappearance or unexplained loss. 9. The first Rs.500/- (Rupees five hundred only) as Excess for each and every claim.

NOTE (Applicable to Extension No.4)

The basis of claim settlement will be as under:

- a.) Cost of replacing the lost or damaged documents, but only for the value of materials as stationery together with cost of clerical labour expended in preparing the documents.

- b.) However, if the documents are issued by any statutory body or any other competent authority having jurisdiction beyond Your control, then in that case the basis of settlement will be the cost of replacing the damaged documents inclusive of application money, fees and stamps as statutorily required as well as cost of professional accountant, architect or lawyer utilized for the purpose of replacing or recreation of documents but excluding any transportation cost and time delays.

- c.) In respect of credit cards or other financial transaction cards, We will pay for cost of replacing such cards and also for any loss for which You are responsible following unauthorised use of such cards to the extent it is not covered by any other Insurance Policy whether effected by You or not. The maximum amount payable is Rs.10,000/- (Rupees ten thousand) within the overall limit of Rs.20,000/- (Rupees twenty thousand) in any one Policy Period. This coverage is subject to the loss of the card being reported to the Bank/Credit card company within 24 hours of the loss.

SECTION 3
ALL RISKS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any of the property insured as detailed below belonging to You or Your Family is Damaged due to accident or misfortune within India, We will pay for the Damage or if We chose effect repair or replacement of the property.</p> <p>PROPERTY INSURED</p> <ol style="list-style-type: none"> 1. Jewellery including costume jewellery, articles of gold, silver, platinum and/or other precious metals/stones. 2. Other valuable effects including watches, clocks and furs. 3. Photographic equipments including video cameras and other cameras, binoculars, telescopes and microscopes including their accessories. 4. Musical instruments including accessories. 5. Sporting equipments and accessories, including guns. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An Excess of Rs.1000/- (Rupees one thousand) or 5% of the claim amount, whichever is higher for each and every claim. 2. Any property which is used for trade, business or professional purpose. 3. Theft, attempted theft or malicious act caused by You, Your Family, Your Family guests and/or Your travelling companions. 4. Any amount in excess of Rs.10,000/- (Rupees ten thousand) in respect of larceny or disappearance of insured items from any hotel, motel, or private apartment unless force was used to gain entry into the said premises. 5. Damage whilst in the custody of any person other than You or Your Family. 6. Damage arising from or attributable to - <ol style="list-style-type: none"> a.) moth, insect, mildew, vermin, fungus, wear and tear, depreciation or any gradually operating cause. b.) any process of dyeing, cleaning, washing, repairing, or restoring to which property is subjected. c.) mechanical and electrical breakdown, damage or failure including over winding of watches/clocks. 7. Theft from any unattended vehicle unless the vehicle and all the doors, windows and other openings thereof are securely locked and properly fastened, in which case also our liability is limited to Rs.20,000/- (Rupees twenty thousand) only. 8. Damage while being conveyed by any carrier under contract of affreightment. 9. Unexplained or mysterious disappearance. 10. Money, securities and documents of any kind. 11. Breakage, scratching, chipping etc. of china/glass items and other items of brittle/fragile nature (including camera lens) unless the damage results from accident to conveyance by which it is conveyed.

	<p>12. Cost of remaking any film, disc, tape or the value of any information contained on them.</p> <p>13. Damage to musical instruments: a.) in respect of loss of tone b.) for replacement of strings, drum, skins, reeds etc.</p> <p>14. In respect of sports equipment, any Damage to balls, bowl woods, shuttlecocks, racquet strings, fishing lines or any Damage to equipments during course of play or use.</p>
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SPECIAL PROVISIONS

1. You or Your Family may maintain a bank locker for keeping jewellery items and some of the jewellery items are used by You or Your Family as and when required, for which they are taken out of the bank locker. In such an event, the insurance under this Section of the Policy will be valid for such jewellery used by You or Your Family taken out of the bank locker. For that purpose, You are required to submit the full detailed list of all jewellery items owned by You or Your Family and proposed for cover under this Section whether kept in Your Home or in bank locker and also the percentage value thereof (not below 30% of full value) to be used at any point of time during the Policy Period. The premium rate is applicable on the insured percentage value of such jewellery maintained outside the bank locker which will also represent Our maximum liability for each and every claim.

2. **BASIS OF CLAIM SETTLEMENT**
Pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred. However, if such cost has not been incurred, We will pay amount of Damage less due allowance for wear and tear and depreciation. In respect of Jewellery (Item 1 of the coverage), claim settlement will be effected on new replacement value basis irrespective of whether replacement has been carried out or not.

SPECIAL CONDITION

Where any item insured under this Section of the Policy consist of articles in pair or set Our liability in respect of such items shall not exceed the proportionate value of any particular part of parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set.

SECTION 4
FIXED GLASS AND SANITARY FITTINGS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of accidental breakage to Fixed Glass and Sanitary Fittings in Your Home</p> <p>We will pay for the cost of repair or replacement of the damaged items.</p> <p>We will also pay for -</p> <ol style="list-style-type: none"> 1. Damage to frame and framework of any description following breakage of Glass. 2. Following breakage of Glass, the cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass under this Section. 3. Accidental damage to the contents of Your Home caused by breakage of Glass or Sanitary Fittings upto a limit of Rs.2000/- (Rupees two thousand) during any Policy Period. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An Excess of Rs.500/- (Rupees five hundred) for each and every claim. 2. Breakage or damage during removal, alteration and repairs in or about Your Home. 3. Disfiguration or scratching or damage of Glass or Sanitary Fittings other than the fracture extending through the entire thickness of Glass or Sanitary Fittings. 4. Breakage of Glass or Sanitary fittings, which are not completely and securely fixed. 5. Any consequential damage except as provided for under Item 3 of coverage.

SPECIAL CONDITION

AVERAGE (UNDER-INSURANCE)

It is a requirement of this Section of the Policy that the Sum Insured of each item in the Section shall be equal to cost of replacement of the insured property on the date of replacement by new one of the same kind. If the Sum Insured is less than the Replacement Value of the property, then You shall be considered Your own Insurer for the difference between Sum Insured and cost of replacement and shall bear a rateable proportion of the Damage. Each item, if more than one, shall be separately subject to this condition.

SECTION 5
ELECTRONIC EQUIPMENT INSURANCE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Electronic Equipment installation including computer, fax machine or any other electronic item including accessories and/or data carrying material belonging to You or Your Family or for which You or Your Family is/are responsible is Damaged whilst contained in Your Home by any cause other than those excluded, We will pay for the cost of repair or replacement or at Our option repair, reinstate or replace such Damaged equipment or items, accessories, tape or data carrying material.</p> <p>This cover is applicable during the period when after successful completion of their performance/acceptance test, such equipments, parts, accessories are at work or at rest or being dismantled for the purpose of cleaning, overhauling or in course of aforesaid operation themselves or when being shifted within Your Home or during subsequent re-erection.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. a.) In respect of Electronic Equipment with value upto Rs. 100,000/- (Rupees one lakh). <ol style="list-style-type: none"> i.) 5% (five per cent) of the claim amount subject to a minimum of Rs.1,000/- (Rupees one thousand), if Electronic Equipment is other than Winchester drive. ii.) 10% (ten percent) of the claim amount subject to a minimum of Rs.2,500/- (Rupees two thousand and five hundred), if Electronic Equipment is Winchester drive. b.) In respect of Electronic Equipments with value more than Rs. 100,000/- (Rupees one lakh). <ol style="list-style-type: none"> i.) 5% (five per cent) of the claim amount subject to a minimum of Rs.2,500/- (Rupees two thousand five hundred), if Electronic Equipment is other than Winchester drive. ii.) 25% (twenty five percent) of the claim amount subject to a minimum of Rs.10,000/- (Rupees ten thousand), if Electronic Equipment is Winchester drive 2. Damage due to faults/defects existing at the commencement of this insurance and known to You or Your Family, whether such faults/defects were known to Us or not and any willful act or negligence of You or Your Family. 3. Damage due to continuous influence of operation (e.g. wear and tear, cavitation, erosion, corrosion, incrustation) gradual deterioration and climatic condition other than those described and covered as insured perils in Section 1 (Fire and Allied Perils) 4. Any cost incurred in connection with elimination of functional failures unless such failures were caused by Damage covered under this Section of the Policy. 5. Damage for which the manufacturer or supplier is responsible either by law or under contract or any amount recoverable under the terms of Maintenance Agreement.

	<p>6. Damage to rented or hired equipments for which owner is responsible either by law or under lease and/or Maintenance Agreement.</p> <p>7. Cost incurred/time involved in the movement of equipment and/or other property and/or personel outside Geographical Limits, other than cost of delivery for equipment parts Damaged.</p> <p>8. Damage to consumable items (e.g. bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, exchangeable tools, objects made of glass, porcelain or ceramics and operating media as well as aesthetic defects like scratches etc. unless such parts are affected by an indemnifiable Damage to the insured Item itself).</p> <p>9. Damage arising through fitting, adjustment, repair or dismantling of any part of said equipment/installation other than by an authorised representative of an Electronic Equipment manufacturer, dealer or that of a reputed repairer.</p> <p>10. Any cost required for alteration, improvement or overhaul or for making drawings, patterns and core boxes.</p>

WARRANTIES

It is warranted that a Maintenance Agreement for the Electronic Equipment installations from its manufacturers or a Company or concern approved by the manufacturers shall be kept in force throughout the currency of insurance under this Section of the Policy and no variation in the term of Agreement shall be made without Our written consent. For the purpose of this Warranty, Maintenance Agreement shall mean an agreement which provides for:

- i) Maintenance services of the Electronic Equipment installations including preventive treatment or adjustment of mechanical or moving parts, safety checks and
- ii) Rectification of damage or faults arising from any cause during normal operation as well as from ageing.

Provided that this Warranty shall not apply if the additional premium as required by Us is paid by You for deletion of this Warranty or there is competent in-house maintenance facility for all equipments covered under this Section. The Warranty is also not applicable for Personal Computers with Sum Insured upto Rs.100,000/- (Rupees one lakh)

SPECIAL PROVISIONS

1. **SUM INSURED**

It is a requirement under this Section of the Policy that the Sum Insured shall be equal to cost of replacement of Electronic Equipment as new of same kind, type and capacity including freight, dues and custom duties and also cost of dismantling and re-erection. It shall include the value of system software also.

2. BASIS OF CLAIM SETTLEMENT

If the insured equipment is Damaged, We will pay for expenses necessarily incurred to restore the damaged equipment to its former state of serviceability (Repair Basis) or pay the Market Value of the equipment if the cost of its repair exceeds or equals the Market Value of the equipment immediately before the Damage (Total Loss Basis) We will also pay the following to the extent these expenses have been included in the Sum Insured.

- i.) Cost of dismantling and re-erection for the purpose of repairs.
 - ii.) Ordinary freight to and from the repair shop.
 - iii.) Custom duties and other dues.
- a.) **Repair Basis:** - In Repair Basis settlement, the following points will be taken into account while setting the claims:
- i.) No deduction will be made for depreciation in respect of parts replaced except those with limited life.
 - ii.) If the repairs are executed at a workshop owned by You, We will pay the cost of materials and wages incurred for the purpose of repairs plus a reasonable percentage to cover overhead charges
 - iii.) The cost of any provisional repair will be borne by Us if such repairs constitute part of the final repairs and do not increase the total repair expense.
 - iv.) We will make payments only after being satisfied with necessary bills and documents that the repairs have been effected or replacement have taken place as the case may be.
 - v.) Value of salvage is to be taken into account for both Repair Basis and Total Loss Basis, in case of replacement of parts or items.
- b.) **Total Loss Basis:** - In Total Loss Basis settlement, the following points will be taken into account while settling the claim.
- i.) Market Value of item to be calculated by deducting proper depreciation from the Replacement Value of item as new of same kind, type and capacity.
 - ii.) We may not insist for bills and documents in case You are unable to replace the damaged equipment for any reason.
 - iii.) If the insured items subject to total loss become obsolete, then all cost necessary to replace the damaged item with a follow up model (similar type) of similar structure and configuration (of similar quality) i.e. low, average or high capacity will be reimbursed

SPECIAL CONDITIONS

1. **AVERAGE (UNDER-INSURANCE)**

If at the time of Damage, the Sum Insured is less than the amount required to be insured as described above, then We will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every item, if more than one, shall be subject to this condition separately.

2. After giving Notice to Us as described under General Condition No. 5 , You may carry out the repair or replacement of any minor Damage not exceeding Rs. 2,500/- (Rupees two thousand and five hundred) provided that carrying out of such repairs is without prejudice to any question of Our liability and that any Damaged part requiring replacement is kept for inspection by Us.

Further Our liability under this Section of the Policy in respect of any item sustaining Damage shall cease if the said item is kept in operation after a claim without being repaired to Our satisfaction or if temporary repairs are carried out without Our consent.

SECTION 6
PART A- HOME ENTERTAINMENT EQUIPMENT

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will indemnify You for Damage during currency of this Policy to</p> <ol style="list-style-type: none"> 1. Television sets and accessories, 2. Cable/satellite/digital television receiver, 3. Video equipment <p>and their aerial fittings and masts belonging to You or Your Family or for which You or in Your Family is responsible whilst contained in Your Home caused by Damages which are covered under Section 5 of this Policy.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An Excess of 5 % of the claim amount or Rs.500/- (Rupees five hundred) whichever is higher for each and every claim. 2. Damage to external antenna, dishes, masts and fittings by theft. 3. Damage to any picture tube/tape due to use of the tape/tube contrary to instruction of manufacturer. 4. Damages listed out under Items 2 to 10 of WHAT IS NOT COVERED under Section 5 of this Policy.

SPECIAL PROVISIONS

1. SUM INSURED

It is a requirement under this Section of the Policy that the Sum Insured shall be equal to the cost of replacement of insured equipments by new of same kind, type and capacity including freight, dues and customs duties and also cost of dismantling and re-erection.

2. BASIS OF CLAIM SETTLEMENT

The basis of claim settlement will be the same as described under Section 5 (Electronic Equipment Insurance).

SPECIAL CONDITION

AVERAGE (UNDER-INSURANCE)

If at the time of Damage, the Sum Insured is less than the amount required to be Insured as described above, then We will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every item, if more than one shall be subject to this condition separately.

SECTION 6
PART B- PORTABLE COMPUTER/MOBILE PHONES/ELECTRONIC DIARY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the portable computer, mobile phone or electronic diary belonging to You or Your Family or for which You or Your Family is responsible whilst in personal custody of You, or Your Family is Damaged anywhere in the world in accordance with coverage under Section 5 (Electronic Equipment Insurance), We will pay for the Damage or if We choose, effect its repair or replacement.</p> <p>We will also pay for Damage to data carrying material being carried for normal functioning of the portable computer.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An Excess of 10% (ten percent) of the claim amount subject to a minimum of Rs.250/- (Rupees two hundred fifty) in case of Damage to Mobile Phones and Electronic Diaries and Rs.2,500/- (Rupees two thousand and five hundred) in case of Damage to Portable Computer. 2. Theft not reported to Police within 24 hrs of discovery thereof and a written Report obtained. 3. Theft from any unattended vehicle except from car of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened. 4. Mysterious or unexplained disappearance of insured items. 5. Damage caused by or arising from the leakage, spilling or exploding of liquid oils or materials of a like nature or articles of a dangerous or damaging nature. 6. Damages listed out under Items 2 to 10 of WHAT IS NOT COVERED under Section 5 (Electronic Equipment Insurance).

SPECIAL PROVISION

This Sub-Section is subject to same terms, warranty and provisions as that of Section 5 (Electronic Equipment Insurance) provided however that the Maintenance Agreement Warranty provision shall apply only in case of Portable Computers having Sum Insured more than Rs.100,000/- (Rupees one lakh).

SPECIAL CONDITIONS

This Sub-Section is subject to the same conditions as that of Section 5 (Electronic Equipment Insurance).

SECTION 6
PART C- PEDAL CYCLE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. In the event of Damage to pedal cycle including accessories fixed permanently to them belonging to You or Your Family due to accident or misfortune, We will pay for the Damage or at Our option effect its repair or replacement.</p> <p>2. We will also pay all sums which You shall become legally liable to pay as compensation and also the litigation expenses incurred by You with Our consent for accidental death or bodily injury to any third party and/or accidental damage to third party property consequent on use of the pedal cycle upto Rs.25,000/-(Rupees twenty five thousand) in any one Policy Period.</p>	<p style="color: red;">We will not be liable for</p> <p style="color: red;">1. a.) An Excess of Rs.100/- (Rupees one hundred) for each and every claim.</p> <p style="color: red;">b.) Theft or attempted theft of any pedal cycle unless the pedal cycle is securely locked when left unattended or unless it is in a locked room/premises or unless attached by a security device to a permanently fixed structure.</p> <p style="color: red;">c.) Theft of attempted theft of pedal cycle accessories unless the cycle is stolen at the same time.</p> <p style="color: red;">d.) Damage occurring while the pedal cycle is being used for racing, competition or pace making.</p> <p style="color: red;">e.) Damage due to overloading, strain, mechanical breakdown or wear and tear.</p> <p style="color: red;">2. a.) Accidental death or bodily injury to a person who is part of Your Family or Your employee or persons being conveyed on the cycle.</p> <p style="color: red;">b.) Damage to property if the property belongs to You or Your Family or You are responsible for it, including property under Your custody and control.</p> <p style="color: red;">c.) Damage to property being conveyed on the cycle.</p>

SPECIAL PROVISIONS

1. SUM INSURED

It is a requirement under this Sub-Section that the Sum Insured shall be equal to the cost of replacement of the insured item by a new one of the same kind, type and capacity.

2. BASIS OF CLAIM SETTLEMENT

In the event of Damage to property insured, We will pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided such cost has been incurred, otherwise a deduction will be made for wear and tear and depreciation.

SPECIAL CONDITION

AVERAGE (UNDER-INSURANCE)

If the property insured at the commencement of Damage by any insured peril be of greater replacement value than the Sum Insured, then You shall be considered as being Your own Insurer for the difference and shall bear a rateable proportion of the Damage accordingly. Each item, if more than one, is subject to this condition.

SECTION 7
BREAKDOWN OF DOMESTIC APPLIANCES

BREAKDOWN

It shall mean the actual burning out of or the failure of any part of the appliance or installation specified in the Schedule due to any cause which is sudden, unforeseen and not excluded under this Section of the Policy or by the General Exclusions resulting into stoppage of functions and necessitating the repair or replacement of such parts before normal working can commence.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the domestic (electrical/mechanical) appliance, apparatus or gadget upto 7 years in age belonging to You or Your Family is Damaged whilst in Your Home due to electrical or mechanical breakdown, then We will pay for the Damage or if We choose, effect its repair or replacement.</p> <p>We will also pay for -</p> <ol style="list-style-type: none"> 1. cost of dismantling and installation for purpose of repair; 2. freight, customs duties and other dues payable on replacement of the appliance; <p>Provided that these have been included in Sum Insured.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Damage to domestic appliances due to any cause insurable under Section 1(Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils). 2. Excess of Rs.250/- (Rupees two hundred fifty) or 1% of Sum Insured whichever is higher for each Damage. 3. Damage for which manufacturer or supplier is responsible by law or contract or any amount recoverable under Maintenance Agreement. 4. Damage resulting from overload experiment or test requiring imposition of abnormal conditions. 5. Damage due to deterioration of or wearing away of any item caused by or as a result of normal use or exposure. 6. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or replacements of parts affected may be necessary. 7. Damage due to wilful act or negligence of You, Your Family or Your domestic employees. 8. Damage to consumables such as ropes, rubber items, dies, moulds, blade, cutters, knives, exchangeable tools, engraved or impression cylinders or rolls, glass and porcelain items, ceramics, operating media, belts or wires, fabrics, anti-corrosive, non metallic linings unless such parts are affected by an indemnifiable Damage to the insured item itself 9. Cost of transport to the repair shop and back to Home of any Damaged item which is covered under this Section of the Policy.

	10. Damage to any insured item occasioned by permanent or temporary dispossession of any building resulting from confiscation, commandeering or requisition by any lawful authority or resulting from unlawful occupation by You of the building.
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SPECIAL PROVISIONS

1. Any domestic electrical/mechanical appliance covered under this Section has to be necessarily insured under Section 1(Fire and Allied Perils) and Section 2(Burglary, Housebreaking and Other Perils)
2. **SUM INSURED**
It is a requirement of this insurance that the Sum Insured in respect of items specified in the Schedule shall be equal to the cost of replacement of the insured property by new property of the same kind and capacity, including freight, custom duties and other dues and also dismantling and re-erection cost.
3. **BASIS OF CLAIM SETTLEMENT**
The basis of claim settlement will be the same as described in Section 5 (Electrical Equipment Insurance) Special Provision No. 2.

SPECIAL CONDITIONS

This Section is subject to the same conditions as that of Section 5 (Electronic Equipment Insurance).

SECTION 8
PERSONAL ACCIDENT

DEFINITION OF WORDS

1. **Insured Person**

It shall mean You, Your Family and Your domestic employee working with You at Your Home aged between 5 years and 70 years, named in the Schedule relating to this Section of the Policy.

2. **Injury**

It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

3. **Loss of Limbs**

It shall mean physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.

4. **Physical Separation**

It shall mean separation of the hand at or above the wrist and/or of the foot at or above the ankle respectively.

5. **Permanent Total Disablement**

The bodily injury which as its direct consequence immediately or in foreseeable future will prevent the Insured Person from engaging in any kind of occupation, profession or business for which the Insured Person is reasonably qualified by education, training or experience.

6. **Temporary Total Disablement**

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of occupation or any employment whatsoever for a period not exceeding 104 weeks (one hundred and four weeks) from the date of injury to the time when the Insured Person is fit enough to resume duty or engage in any kind of occupation, as certified by a Medical Practitioner.

7. **Accident**

It means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

8. **Medical Expenses**

It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

9. **Medical Practitioner**

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

10. Notification of Claim

It means the process of notifying a claim to us by specifying the timelines as well as the address / telephone number to which it should be notified.

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If following Bodily injury which solely and directly causes Insured Person's death or disablement within 12 months of injury as stated in Table of Benefits, We shall pay to You or Your legal personal representative the sum or sums hereinafter set forth in Table of Benefits.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Compensation under more than one of the benefits mentioned in the Table of Benefits in respect of the same period of disablement. 2. Any other payment after a claim under any of the benefits under Items 1,2,3 or 4 in the Table of Benefits has been admitted and becomes payable. 3. Any payment in case of more than one claim under this Section during any one Policy Period by which Our liability in that period would exceed the sum payable under Benefit 1 of this Section. 4. Payment of compensation in respect of death or injury as a direct consequence of <ol style="list-style-type: none"> a.) Committing or attempting suicide or intentional self injury b.) Being under influence of intoxicating liquor or drugs c.) Engaging in aviation other than travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world. d.) Pregnancy or childbirth. e.) Venereal disease or insanity. f.) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS. g.) Committing any breach of law with criminal intent.

TABLE OF BENEFITS	% OF CAPITAL SUM INSURED
1. 1. Death	100
2. a.) Loss of sight (both eyes)	100
b.) Loss of two limbs	100
c.) Loss of one limb and one eye	100

3. a.) Loss of an arm	
i) At the shoulder joint	70
ii) At a point above elbow joint	65
iii) At a point below elbow joint	60
iv) At the wrist	55
b.) Loss of a leg	
i) Above the centre of the femur	70
ii) Upto a point below the femur	65
iii) Upto a point below the knee	60
iv) Upto the centre of tibia	55
v) At the ankle	50
c.) Loss of sight of one eye	50
4. Permanent total and absolute disablement	100
5. a.) i) Loss of toes-all	20
ii.) Great-both phalanges	5
iii.) Great-one phalanx	2
iv.) Other than great, if more than one toe lost-each	1
b.) i.) Loss of hearing – both ears	50
ii.) Loss of hearing – one ear	15
c.) Loss of speech	50
d.) Loss of four fingers and thumb of one hand	40
e.) Loss of four fingers	35
f.) Loss of thumb	
i.) Both phalanges	25
ii.) One phalanx	10
g.) Loss of index finger	
i.) Three phalanges	10
ii.) Two phalanges	8
iii.) One phalanx	4
h.) Loss of middle finger	
i.) Three phalanges	6
ii.) Two phalanges	4
iii.) One phalanx	2
i.) Loss of ring finger	
i.) Three phalanges	5
ii.) Two phalanges	4
iii.) One phalanx	2
j.) Loss of little finger	
i.) Three phalanges	4
ii.) Two phalanges	3
iii.) One phalanx	2
k.) Loss of metacarpals	
i.) First or second (additional)	3

ii.) Third, fourth or fifth (additional)	2
l.) Loss of toe	
i.) Big toe	5
ii.) Some other toe	3
m.) Sense of smell	10
n.) Sense of taste	5
o.) i.) Fracture of any bone above ankle in either leg with established and permanent non union	10
ii.) Fracture of one or more bones above wrist with permanent non union	5
p.) Shortening of the leg by 5 cm or more	7.5
q.) Loss of at least 50% of all sound and natural teeth, including capped or eroded teeth	2
r.) Any other permanent partial disablement	% as assessed by Doctor
6. Temporary total disablement	1% of C.S.I or Rs. 5000/- (Rupees five thousand) per week whichever is lower.

ADDITIONAL BENEFITS

COVER	BENEFIT
1. In the event of death of Insured Person outside his/her Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	2% of Capital Sum Insured or Rs.2,500/- (Rupees two thousand and five hundred) whichever is lower, in addition to C.S.I.
2. Cost of clothing of Insured Person Damaged in the Accident for which liability is admitted by Us.	Rs. 1000/- (Rupees one thousand) or actual expenses whichever is lower, in addition to C.S.I.
3. Ambulance charges for transportation of Insured Person to hospital following Accident for which liability is admitted by Us.	Rs. 1000/- (Rupees one thousand) or actual expenses whichever is lower, in addition to C.S.I.
4. Education Fund In the event of death or permanent total disablement (i.e. Items 1 to 4 of Table of Benefits) of Insured Person following Accident for which liability is admitted by Us, We will pay compensation towards Education Fund for dependent children as below a) For one child upto the age of 23 yrs.	-10% (ten percent) of C.S.I subject to a maximum of Rs. 5000/- (Rupees five thousand), in addition to C.S.I.

<p>b) For more than one children upto the age of 23 yrs.</p>	<p>-10% (ten percent) of C.S.I subject to a maximum of Rs. 10000/-(Rupees ten thousand) , in addition C.S.I.</p>
<p>5. Loss of Employment In the event of loss of limbs or permanent total disablement (i.e. Items 2 to 4 of Table of Benefits) of Insured Person following Accident for which liability is admitted by Us, We will pay compensation for loss of his/her employment.</p>	<p>- 10% (ten percent) of C.S.I. subject to a maximum of Rs.15,000/-(Rupees fifteen thousand), in addition to C.S.I.</p>
<p>6. If the Insured Person is entitled to compensation for a permanent total disablement benefit under this Section (i.e. Items 2 to 4 of Table of Benefits), then We will pay upto 10% of the C.S.I. or Rs.50,000/- (Rupees fifty thousand) whichever is lower, in addition to C.S.I. for the following:</p> <p>a. The costs incurred by Insured Person to undergo a rehabilitation programme to adjust to Injuries sustained</p> <p>b. Any costs incurred for the modification of his house or car that is required as a result of the Injuries sustained</p> <p>Provided that the Insured Person obtains Our consent before undertaking any rehabilitation programme or carrying out any modification in his house or car.</p>	

Note: C.S.I means Capital Sum Insured

EXTENSION

MEDICAL BENEFIT

This Section of the Policy is extended to cover medical expenses necessarily incurred and expended in connection with any Accident as specified in the Table of Benefit, for which claim made by You and admitted by Us.

We will reimburse to You actual expenses upto but not exceeding 25% of the compensation paid in settlement of a valid claim under this Section or 10% of the Sum Insured whichever is less. Further it is a Condition precedent to the payment of such medical expenses that the detailed account and documents relating to such medical expenses incurred shall be submitted to Us.

SECTION 9
LOAN PAYMENT PROTECTION

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of Insured Person becoming totally disabled as defined below during the Policy Period We will pay to the Specified Payee the amount of outstanding equated monthly loan instalments for a maximum of 12 months.</p> <p>Total disability occurs when the Insured Person sustains either bodily injury by accidental, violent, external and visible means, or by sickness/ disease first occurred/ contracted during the Policy Period which necessitates continuing treatment by a registered Medical Practitioner and such injury, disease or sickness prevents the Insured Person from engaging in any employment or occupation for a period in excess of 30 (thirty) days (with the Insured Person required to be confined to hospital or nursing home for a minimum period of 3 days). We will reimburse the defined monthly loan installment payable to Specified Payee in respect of each 30 (thirty) days of such disablement subject to proof of such disablement being furnished.</p> <p>Our maximum liability will be for a total of 12 monthly installments.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Any claim in respect of injury which is not covered under Section 5 (Personal Accident) of this Policy. 2. Any claim in respect of persons below 21 years and above 60 years in age. 3. Any claim caused by pregnancy, childbirth or abortion. 4. Any claim due to any mental or nervous disorder or any condition of psychoneurotic origin. 5. Any claim caused by any pre-existing condition or condition of chronic or recurring nature from which the Insured Person suffered or received medical attention within 12 months prior to inception of this insurance. 6. Any claim if the Insured Person is not in a gainful employment or occupation.

SPECIAL PROVISIONS

1. An Insured Person under this Section shall be You or any member of Your Family named in the Schedule relating to this Section provided that he/she is having a gainful employment/ occupation and is aged between 21 and 60 years.
2. The Specified Payee under this Section is the bank or financial institution from whom a loan has been taken by the Insured Person for the purpose of purchase of land, building, vehicle or any other consumer durable after execution of necessary loan documents.
3. The Sum Insured under this Section should represent the value of 12 monthly-equated instalments or the outstanding balance of the loan taken inclusive of interest component, whichever is less. If the Sum Insured is less than the amount required as above, then We will pay only in such proportion as the Sum Insured bears to the amount required to be insured.
4. In the event of the loan repayments requiring to be made on other than monthly basis (e.g. quarterly, half-yearly, annually etc.), the proportional equated monthly instalment will be considered for the purpose of computing the claim amount for each 30 (thirty) days of total disablement.

SECTION 10
BAGGAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If Baggage is Damaged whilst being carried by the Insured Person on a Journey due to accident or misfortune, We will indemnity You in respect of such Damage upto their Market Value at the time of happening of the Damage.</p> <p>NOTE - The Insured Person for this Section of the Policy will be You and/or any member of Your Family.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An Excess of Rs. 500/- (Rupees five hundred) for each and every Damage. 2. Theft not reported to Police within 24 hrs of discovering and a written Report obtained. 3. Damage due to cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, Damage to china marble, gramophone records and other articles of brittle or fragile nature unless such Damage arises from an accident to the vessel, train or aircraft by which such property is conveyed. 4. Damage caused by moth, mildew, vermin or any process of cleaning, dyeing, repairing or restoring to which the property is subjected. 5. Damage to any electrical machine or apparatus (including wireless sets, rates, television sets and tape recorders) caused by electrical or mechanical breakdown. 6. Theft from any unattended vehicle except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened. 7. Damage while being conveyed by any carrier under contract of affreightment. 8. Damage caused by or arising from leakage, spilling or exploding of liquid oils or materials of like nature or articles of a dangerous or damaging nature. 9. Any item insured under a separate Policy or under any Section of this Policy.

SPECIAL PROVISIONS

1. BASIS OF CLAIM SETTLEMENT

A claim in respect of items acquired during the Journey shall be settled only after having been satisfied that the items were purchased with due proof of purchase bills, vouchers and also with necessary bills and documents that repair or replacement has been carried out.

2. LIMIT OF LIABILITY

Our limit of liability for any one claim will be the Sum Insured figure for this Section of the Policy which represents the maximum limit of loss for any one Insured Person and any one event as well as the limit of all losses during the Policy Period for all Insured Persons.

SECTION 11
PART A- PUBLIC LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You or Your Family or Your domestic servant is liable at law for payment of compensation to third parties on account of</p> <ol style="list-style-type: none"> 1. Accidental death or bodily injury to a person and/or 2. Damage to material property of a person. <p>Happening during the Period of Insurance and arising from</p> <ol style="list-style-type: none"> a.) The occupation or ownership of Your Home. b.) Your or Your Family's activities as private individual(s). <p>Then We will pay in respect of Your liability towards</p> <ol style="list-style-type: none"> a) Damages or compensation legally payable to third parties for death, injury or property damage. b) Third party legal costs to the extent awarded by the Court. c) Your legal costs incurred with Our consent for defending the claim. <p>The maximum amount We will pay in the aggregate the Sum Insured specified in the Schedule for any or all claims lodged during the Policy Period.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Any liability to Your Family or Your employee or any person normally residing in Your Home. 2. Any liability arising from: <ol style="list-style-type: none"> a.) Trade or business carried out by You or Your Family. b.) The ownership or custody of animals, vehicles, aircrafts, ships, boats and crafts of any kind. c.) Alteration, additions, repair or decorations being carried out to Your Home. 3. Any liability assumed by You or Your Family through a contract or agreement unless such liability would have attached notwithstanding such agreement. 4. Fines, penalties, punitive, exemplary or other damages. 5. Any liability arising out of Your domestic servant's activities as a private individual

SPECIAL PROVISION

LIMIT OF LIABILITY

Our liability in respect of the following shall not exceed the Sum Insured opted by You which is described in the Schedule for this Section of the Policy. This represents the limit of liability for any one accident as well as all accidents during the Policy Period.

SECTION 11
PART B- WORKMEN COMPENSATION

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You or Your Family is liable at law for:</p> <p>Accidental death, bodily injury, illness or disease to any domestic employee mentioned in the Schedule relating to this Sub-Section happening during the Policy Period arising out of and in the course of employment with You as domestic employee at Your Home under the Fatal Accident Act 1855, Workmen's Compensation Act 1923 or any amendment thereto or under Common Law.</p> <p>We will pay for -</p> <ol style="list-style-type: none"> 1. Damages or compensation legally payable by You/Your Family to the domestic employees for their injury or death. 2. Their legal costs to the extent awarded by the Court. 3. Your legal costs incurred with Our written consent for defending the claim. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Any interest and/or penalty imposed on You or Your Family on account of failure to comply with requirements laid down under Workmen's Compensation Act 1923 and subsequent amendments of the said Act. 2. Liability in respect of any domestic employee who is not a Workman within the meaning of the Workmen's Compensation Act. 3. Any liability assumed by You or Your Family through a contract or agreement unless such liability would have attached notwithstanding such agreement.

SECTION 11
PART C- TENANT'S LEGAL LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You or Your Family are legally liable as tenant of Your Home (but not as the owner) under the terms of Your Tenancy Agreement to pay Your landlord on account of the happening of the under-mentioned Damages to the Home, We will pay for:</p> <p>Damage arising from any of the insured perils covered under Section1 (Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) of this Policy in respect of:</p> <ol style="list-style-type: none"> 1. Building 2. Electrical Installations 3. Over ground/ Underground tanks 4. Glass/ Sanitary fittings 5. Other fixtures, fittings and interior decorations. 	<p style="color: red;">We will not be liable for Your liabilities in respect of</p> <ol style="list-style-type: none"> 1. Damages which are not covered under Section 1(Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) 2. Damages caused to that part of the building which is not under Your possession.

SPECIAL PROVISIONS

1. LIMIT OF LIABILITY

The maximum amount We will pay for any one claim is the Market Value of the Damaged property subject to the Sum Insured limit for all claims during the Policy Period.

2. No liability will attach under this Sub-Section if the building constituting Your Home is covered by any other Insurance Policy whether effected by You or not, except in respect of any excess beyond the amount which would be payable under such a Policy in respect of the Damage on Market Value basis had no coverage been taken under this Sub-Section of the Policy.

SECTION 12
INCREASED LIVING EXPENSES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You are unable to live in Your Home because of Damages occurring to the Home for which We have admitted liability under Section 1 (Fire and Allied Perils), then We will pay for increased living expense reasonably incurred by You during the Indemnity Period in consequence of the Damage to Your Home as under:</p> <ol style="list-style-type: none"> 1. Cost of evacuation of You, Your Family and Your domestic employees. 2. Emergency medical treatment cost at home or at clinic/ hospital upto Rs.10,000 (Rupees ten thousand) per person for any one accident if You, Your Family or Your domestic employee is hurt due to the said Damage to Your Home subject to Our maximum liability not exceeding Rs.50,000/- (Rupees fifty thousand) for all accidents and for all persons during the Policy Period. 3. Cost of hiring furniture and other household or electrical fittings and gadgets being utilised in Your Home earlier at Your alternative accommodation for the duration of the Indemnity Period. 4. Cost of removal /transportation of Your Home Contents to the alternative accommodation within a distance of 50Kms. from Your Home. 5. Any emergency accommodation at a hotel, guest house or lodge for 48 hours since the time of Damage to Your Home for a maximum of Rs.5,000/-(Rupees five thousand) in any one accident and not exceeding Rs.15,000/- (Rupees fifteen thousand) in the Policy Period. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Any increase in cost of items such as food, clothing and other consumer durable items. 2. Any expenses which is covered under any other Section of this Policy. 3. Any expense on items which were not being utilised by You or Your Family in the earlier Home. 4. Any expenses unless the un-inhabitability of Your Home is certified by the local municipal authorities, an architect or Our Surveyor.

SPECIAL PROVISION

The insurance under this Section shall be of no effect if Your Home has been restrained, seized or taken possession of by any Public Authority without the occurrence of any damage indemnifiable under Section 1 of the Policy.

ADDITIONAL BENEFITS

1. CATASTROPHE EMERGENCY EXPENSES

In addition to the above expenses We will pay for normal living expenses towards meeting the requirement of daily food, clothing and shelter for You and Your Family during the Indemnity Period if Your Home is completely Damaged due to Insured Peril No.1 (Fire), No.6 (Earthquake, Fire and/or Shock) or No.7 (Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation) of Section 1 of this Policy and You are unable to live in the same Home. Our maximum liability will be restricted to 25% of the Sum Insured on Contents in Section 1A; subject to a maximum of Rs.20,000/- (Rupees twenty thousand) only in anyone Policy Period.

2. MORTGAGE DISCHARGE EXPENSES

If the building constituting Your Home is covered under Section 1B of this Policy, We will pay the reasonable legal costs in discharging Your mortgage following settlement of a total loss claim by Us in respect of the building subject to a maximum of Rs.5,000/- (Rupees five thousand) in any one Policy Period.