



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

JAN KAVACH YOJNA (MICRO INSURANCE)

UIN: ITG-OM-P19-09-V01-18-19

Prospectus/ Sales Literature

The Jan Kavach Yojna (Micro Insurance) policy has been drafted with the aim of offering a single, simple Package Policy, so that under one cover they can have an insurance protection for their assets, interests and personal accident insurance coverage for the proposer and/or his/her spouse.

The coverage under the Policy incept after 30 days from the date of issue of cover note/policy document and shall continue for full one year. However on timely renewal the deferred inception of coverage shall not be applicable.

The Policy consists of 2 Sections.

SECTION-1: FIRE(INCLUDING EARTHQUAKE) & SPECIAL ALLIED PERILS AND BURGLARY & OTHER PERILS

PROPERTY INSURED: Dwelling (Building) and household contents (including agricultural produce kept in the house and owned by the Insured).

PROPERTY NOT COVERED: IFFCO-Tokio will not be liable for:

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. Jewellery, Stamps, bullions, or unset precious stones.
5. Tree, plants, shrubs or growing matter.
6. Money or Documents.
7. Items kept in open.

COVERAGE

WHAT IS COVERED: In the event of Damage directly caused by insured perils listed hereunder and subject to its not being otherwise excluded, IFFCO-Tokio will indemnify the Insured against such Damage to property insured at his Home.

1. Fire
2. Lightning

3. Explosion / Implosion.
4. Damage caused by an aircraft, other aerial or space devices and articles dropped there from.
5. Riot, Strike and Malicious Damage: Loss of or visible physical Damage by external violent means directly caused to the property insured.
6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.
7. Impact Damage by any rail/road vehicle or animal by direct contact.
8. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide/rockslide.
9. Bursting and overflowing of water tank, apparatus and pipes.
10. Missile testing operations.
11. Leakage from automatic sprinkler installations.
12. Bush Fire.
13. 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.
14. Earthquake.
15. Theft or attempted theft involving violent and forcible entry into or exit from the insured premises, robbery, housebreaking and dacoity.

WHAT IS NOT COVERED: IFFCO-Tokio will not be liable for

1. Damage caused to the property insured by a) its own fermentation, natural heating or spontaneous combustion. b) Its undergoing any heating or drying process.
2. Damage to boilers (other than domestic boilers), economizers 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
3. Damage caused by pressure waves.
4. Damage caused by 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) Theft, larceny or any other such attempt or 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.
5. Damage by vehicle/animals belonging to or owned by Insured or his/her Family or domestic employees.
6. Damages caused by: a) Normal cracking, settlement or bedding of new structures. b) Settlement or movement of made up ground. c) Coastal or river erosion. d) Defective design or workmanship or use of defective material e) Demolition, construction, structural alteration or repair of any property or ground work or excavation.
7. Damage caused by a) Repairs or alteration to Insured's Home. b) Repairs, removal or extension of the sprinkler installation. c) Defects in construction known to the Insured.
8. Damage caused by Forest Fire.

9. Damages caused to the insured property by pollution or contamination, other than what is stated under Item 13 of “What Is Covered”.
10. 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.
11. Expenses necessarily incurred by the Insured on Architect, Surveyor and Consulting Engineer's fees and Debris Removal following Damage to property insured by an insured peril in excess of 3% (three percent) and 1% (one percent) of the claim amount respectively.
12. Damage to property insured if removed to any building or premises other than in which it is herein stated to be insured.
13. Damage caused by theft without use of force / violence.
14. Damage caused by theft or attempted theft by Insured or any member of his/ her Family whether as a principal or an accessory.
15. Damage caused whilst Insured's Home remains Unoccupied for more than 30 days in continuation, unless informed to IFFCO-Tokio in advance

SPECIAL PROVISIONS

1. **Average** - The coverage under section 1 (except Building) of this policy is on First Loss basis (upto 50% (fifty percent) of the total value property) as limits stated in the Schedule attached to and forming part of the Policy. In the event of any Damage under the Policy if it is found that the actual Market Value of 50% (fifty percent) of the total property at risk exceeds the value (Sum Insured) declared to IFFCO-Tokio, then IFFCO-Tokio's liability is restricted to the same proportion of the Damage as the value (Sum Insured) declared to IFFCO-Tokio bears to 50% (fifty percent) of the market value of the total property at risk.

SECTION 2: PERSONAL ACCIDENT AND EDUCATION PROTECTION

SECTION 2(A) – PERSONAL ACCIDENT

COVERAGE

WHAT IS COVERED – If following a bodily injury which solely and directly causes death or disablement to the Insured Person, within 12 months of injury, as stated in Table of Benefits, IFFCO-Tokio shall pay to Insured or his/her nominee/ legal representative the sum or sums hereinafter set forth in Table of Benefits.

TABLE OF BENEFITS: --

BLE OF BENEFITS	% OF CAPITAL SUM INSURED
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

WHAT IS NOT COVERED - IFFCO-Tokio will not be liable for:

1. Any payment exceeding 100% of Capital Sum Insured, as mentioned under Items 1,2 and 4, in case of multiple claims admitted and payable, during any one Policy Period, under Item 3 of 'Table of Benefits'.
2. Any other payment after a claim under any of the benefits under Items 1, 2 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 100% of Capital Sum Insured, as mentioned under Items 1,2 and 4 of this Section.
4. Payment of compensation in respect of death or injury as a direct consequence of:
 - a) Committing or attempting suicide or intentional self-injury.
 - b) Being under the 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.
 - h) Being in a regular armed force
 - i) Being a part of a Professional Sports teams
 - j) Being a member of Ship's crew
 - k) Death due to sickness or disease
 - l) Being a Police Personnel
 - m) Being a Border Security Personnel
 - n) Working in underground mines, explosives, magazines, involved in Electrical installation with high-tension supply, performing in Circus, engaging in adventure

activities or adventurous sports including speed contest or racing on wheels or horseback, big game hunting, Mountaineering or rock-climbing necessitating the use of guides or ropes, winter sports, skiing, ice hockey, ballooning, hang gliding, scuba diving or other under water activities, river rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), polo, Paragliding, Parasailing, Bungee Jumping, Base Jumping, Hand gliding, Ski Jumping, Adventure racing on water, Snorkeling, Kayaking, Surfing, performing Stunts in Films/TV and activities/occupations which increase the risk of an accident.

SECTION 2(B) – EDUCATION PROTECTION

COVERAGE

WHAT IS COVERED - The claim under this sub-section, up to the amount as shown in the policy schedule, will trigger only after a claim has become payable under Benefits 1, 2 & 4 of Table of Benefits under sub-section 2(A) viz Personal Accident.

The amount shall be payable to the named child/children of the insured as mentioned in the policy schedule.

1. Total Amount payable under section-2(B), in case of the death (Benefit 1), loss of sight (both eyes) (Benefit 2a), loss of two limbs (Benefit 2b), loss of one limb and one eye (Benefit 2c) and Permanent Total and Absolute Disablement (Benefit 4) of the Insured person, shall be deposited in the child's Bank Account in a Scheduled Commercial Bank of the Child's choice (expressed through the Insured in case he is alive/guardian). Withdrawal can be made from the said account on the basis of annualized installment as described below.
 - a) Education Protection amount shall be payable in the form of equated annual installments. The number of installments shall be determined by the number of years difference between actual age of the child at the time of the claim and 21 (twenty one) years of age. That is to say if the age of the child at the time of claim trigger under personal accident is 14 (fourteen) years, then 7(seven) annual installments shall be paid up to the amount of Sum Insured.
 - b) In case there are two or more children, then the education protection amount shall be equally divided between/amongst them. The number of equated annual installments payable for each child shall vary depending upon the difference between actual age of each child and 21 years. That is to say if one child's age is 12 (twelve)years and another is 18(eighteen) years, then in case of the former there would be 9(nine) equated annual installments and for latter there would be 3 (three) equated annual installments.

OR

2. IFFCO-Tokio shall pay the entire amount to the child's account as mentioned above at the time of claim, and if the child/guardian so desires, the amount may be withdrawn after the child attains the age of 21 years.

In case there is no child in existence in whose favor this payment may be made, the amount payable under this section shall be paid to the nominee declared under the policy.

GENERAL EXCLUSIONS:

1. **Confiscation** -Any damage due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.
2. **Wear And Tear** - Damage caused by wear and tear, depreciation and/or gradual deterioration.
3. **Consequential Loss** - Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement.
4. **Existing Damage** -Any damage, injury, accident, disease or illness existing or occurring before cover commences under the Policy.
5. **Matching Of Items** - The cost of repair or replacement of any undamaged or unbroken item or part of item forming part of a set suit or other articles of uniform nature, color or design when damaged or breakage occurs within a clearly identifiable area or to a specific part and replacement cannot be matched.
6. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to volcanic eruption or other convulsions of nature.
7. **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.
8. **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) ionizing 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

For any enquiry, kindly contact IFFCO-Tokio's nearest Bima Kendra LSC, or visit IFFCO-Tokio's website www.iffcotokio.co.in