



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

ALL IN ONE HOME PROTECTOR POLICY

UIN: IRDAN106RP0064V01201819

Policy Wording

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(s) 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

- 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.
- 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.
- 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.
- Endorsement**
It means any alteration made to the Policy which has been agreed to by Us in writing.
- Sum Insured**
It means the monetary amounts shown against any Item or Section of the Policy.
- We/Our/Us**
It means **IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.**

7. **You/Your**
It means the person(s) 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 if such value is ascertainable, whichever is lower unless otherwise agreed by us, in exceptional circumstances.
11. **Damage/Damaged**
It means loss or damage of the Insured property.
12. **Disease**
It means a condition affecting the physical wellbeing and health of the body having a defined and recognized pattern of symptoms which requires treatment by a Medical Practitioner.
13. **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.
14. **Accident (For All sections other than Personal Accident)**
It means a fortuitous event or circumstance which is sudden, unexpected and unintentional.
15. **Accidental Damage**
It means actual and/ or physical loss of or damage to tangible property of the insured as a result of Accident.
16. **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.
17. **Family**
It means Your spouse, children, parents and/or other relatives normally living with You in Your Home and also Your children staying away from You for the purpose of study/ internship/ training or any other vocation but not in permanent job, or as agreed by Us.
18. **Home**
It means the private dwelling named in the Schedule and its garages, outbuildings, and water tanks used for domestic purposes within the boundaries of the land belonging to it.
19. **Business**

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

20. **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.

21. **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.

22. **Larceny**

It means theft committed by a person(s) who is/are authorised to be in the premises.

23. **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.

24. **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.

25. **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.

26. **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.

27. **Unoccupied**

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

28. **Geographical Limits**

It means within Indian Territory, unless otherwise specified.

29. **Senior Citizen**

It means any person who has completed sixty or more years of age as on the date of commencement or renewal of an insurance policy.

30. **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.

31. **Period of Insurance**

It means the period commencing from the retroactive date of the Policy including that of Section(s), parts and benefits of the policy and terminating on expiry date as shown in the Schedule of the Policy including that of Section(s), parts and benefit(s) of the policy.

32. **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.

33. **Indemnity Period**

It means the period beginning with the occurrence of damage and ending not later than 12 (twelve) months or any other period as agreed by us thereafter during which Your Home shall be affected in consequence of the damage.

34. **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.

35. **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.

36. **Renewal**

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

37. **Act of Terrorism**

It means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid definition, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

GENERAL CONDITIONS

(These conditions 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 minimize 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. **MIS-DESCRIPTION**

This Policy shall be void and all premium paid by You to Us shall be forfeited in the event of misrepresentation, mis-description or concealment/ non-disclosure of any material information.

4. **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. 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.

5. **CLAIM PROCEDURE AND REQUIREMENTS**

An event, which gives rise to a claim or 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 reasonable time of the loss or damage or within 15 (fifteen) days after completion of the documents.

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 Risk). You/ Insured person 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, below procedure to be followed:

- i) **Intimation of claim:** An event, which might become a claim under the policy, must be reported to us as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before interment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after

such loss of sight or amputation. Based on the circumstances of the case the insurer may condone the case with delay in intimation beyond one calendar month. A written statement of the claim will be required and a claim form will be provided.

You or Your personal representative must give immediate written notice but within 14(fourteen) days of occurrence of injury.

- ii) All certificates, information and evidence from a Medical Attendant or otherwise required by us shall be furnished by you, your personal representative in the manner and form as we may prescribe. In such claims your legal representative, Nominee, beneficiary will allow Our representative to carry out examination and ascertain details if and when we may reasonably require and in the event of death get the post-mortem examination done in respect of body of Insured Person.

6. 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, defense 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.

7. 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.

8. 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).

9. CANCELLATION

We may cancel the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by You by sending 15 (fifteen) days notice under recorded delivery to You at Your last known address and in such event, We will return to You, except in case of fraud or illegality on Your part, the premium paid less the pro rata portion thereof for the period the Policy has been in force.

You may cancel this Policy by sending 15 (fifteen) 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.

10. 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 referable 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 You 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.

11. 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 (twelve) 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.

12. 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 loss or damage but pro-rata premium on the amount of loss or damage from the date of occurrence of loss or 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 loss or damage in case You immediately on occurrence of the loss or 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.

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

14. The Geographical Limit of this Policy will be India except for Section 3 (All Risk), Section 6B (Portable Computers, Mobile Phone, Tablets, Mobile Music devices, etc.), Section 8 (Personal Accident), Section 10 (Baggage) and Section 11A (Public and Personal 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.

15. **PROVISION FOR SENIOR CITIZENS**

- a) The insured will be informed in writing of any underwriting loading charged over and above the premium and the specific consent of the policyholder for such loading will be obtained before issuance of a policy.
- b) Separate channel to address the related claims and grievances of senior citizen are mentioned below:
 Claims: seniorcitizenclaims@iffcotokio.co.in
 Grievance: seniorcitizengrievance@iffcotokio.co.in
 Contact Number: 0124-2850100
 Address: IFFCO-Tokio General Insurance Company Limited.
 IFFCO TOWER – II
 Plot No.3, Sector-29, Gurgaon
 Haryana-122001

16. **GRIEVANCE OR COMPLAINT**

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

Grievance Department details are as mentioned below:

- E-Mail ID: chiefgrievanceofficer@iffcotokio.co.in
- Address: IFFCO-Tokio General Insurance Company Limited.
 IFFCO TOWER – II
 Plot No.3, Sector-29, Gurgaon
 Haryana-122001

17. **INSURANCE OMBUDSMAN** : We shall endeavor to promptly and effectively address Your grievances. In the event You are dissatisfied with the resolution of Your grievance or complaint, You may approach the Insurance Ombudsman located nearest to You. Details of the offices across the Country are mentioned below:

Jurisdiction	Office Address
Delhi, Rajasthan	First Floor, Universal Insurance Building, 2/2A Asaf Ali Road, New Delhi 110002 Ph:23239611 /33 Fax: 23230858
West Bengal, Bihar	29, N.S. Road, Third Floor, Kolkata Ph:222 12669 Fax: 222 12668
Maharashtra	Jeevan Seva Annex, 3rd floor, Above MTNL, SV Road, Santacruz (W) Mumbai 400 054
Tamil Nadu, Pondicherry	Fatima Akhtar Court, Fourth Floor, 312 Anna Salai, Chennai 600018
Andhra Pradesh	6-2-47, Yeturu Towers, A.C. Guards Lakdi-Ka-Pool, Hyderabad 500004
Gujarat	Second Floor, Shree Jayshree Ambica House, 5, Navyug College, Ashram Road, Ahmedabad 380014
Kerala, Karnataka	Pulinat Building, Second Floor, M.G. Road, Kochi 682015
North-Eastern States	Aquanus, Bhaskar Nagar, R.G. Baruah Road, Guwahati 781021
Uttar Pradesh	Chintal House, First Floor, 16 Station Road, Lucknow 226001

Madhya Pradesh	First Floor, 117 Zone 2, Maharana Pratap Nagar, Bhopal 462011
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Batra Building, Shop-cum-Office 101-103, Second floor, Sector 17D, Chandigarh
Orissa	62, Forest Park, Bhubaneswar 751009

Address of Insurance Regulatory and Development Authority of India is also mentioned below –

Insurance Regulatory and Development Authority of India
Sy. No 115/1, Financial District, Nanakramguda, Gachibowli,
HYDERABAD 500 032

18. 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.

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% (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 authorized 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. **WILLFUL ACT OR GROSS NEGLIGENCE**

Damage due to willful act or gross negligence of You, Your Family or Your employees including Insured person(s).

4. **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.

5. **TERRORISM DAMAGE**

Any damage due to an act of Terrorism will be excluded unless specifically mentioned in the Policy Schedule or Policy Wordings.

6. **WEAR AND TEAR**

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

7. **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). The exclusion with respect to the reduction in Market Value shall not apply in case of Section 3B – All Risk - Fine Arts or in any other Section as agreed by Us.

8. **EXISTING DAMAGE**

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

9. **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 cannot be matched.

COVERAGE

SECTION 1 FIRE AND ALLIED PERILS

PROPERTY INSURED

PART A **CONTENTS – BELONGING TO AND/OR UNDER POSSESSION OF YOU/YOUR FAMILY**

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 apart from Specifically Declared Item will be valued at more than 10% (ten percent) of the Sum Insured under General Items, unless declared under Item number 9 below.</p> <p><u>SPECIFICALLY DECLARED ITEMS</u></p> <ol style="list-style-type: none"> 1. Jewellery and Valuables kept at Home/ Bank Locker specified in the schedule (unless covered under Section 3) except otherwise agreed by Us. 2. Personal Effects of Your domestic employees residing in Your Home upto Rs.10,000/- (Rupees ten thousand) or upto any other amount as mentioned under Item number 9 below. 3. Business goods or equipments for providing professional service upto Rs. 1,00,000/- (Rupees one lac) or upto any other amount specifically agreed by Us and mentioned under Item number 9 below. 4. Money upto Rs.25,000/- (Rupees twenty five thousand) or upto any other amount as mentioned in Item number 9 below. 5. Curios and work of arts upto Rs.15,000/- (Rupees fifteen thousand) or upto any other amount as mentioned in Item number 9 below. 6. Personal Effects of guests staying in Your Home upto Rs. 30,000/- (Rupees thirty thousand) or upto any other amount as mentioned in Item number 9 below. 	<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.

<p>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. 50,000/- (Rupees fifty thousand) or upto any other amount as mentioned in Item number 9 below.</p> <p>8. Personal Effects including clothings, books, furniture and any other household items of Your children staying away from You for the purpose of study or any other purpose declared upon and agreed by us within India upto Rs 50,000/- (Rupees fifty thousand) or upto any other amount as mentioned in Item number 9 below.</p> <p>9. Any other items.</p>	
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PROPERTY INSURED

PART B BUILDING

This Sub-Section relates to the building portion of Your Home which should not be of kutchra construction.

Note: The Sum Insured of the Building will mean the value of building including the value of outbuildings, boundary walls, gates and fences, inbuilt fixtures and fittings, swimming pools, hard courts, water tanks, 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 the Insured Building and content at Your Home or contents at the place of stay of Your children.</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 there from. 5. Riot, Strik, Malicious Damage and Act of Terrorism: - 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. Strom, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation. 8. Impact Damage by any rail/road vehicle or animal by 	<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

<p>direct contact.</p> <p>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> <p>10. Bursting and overflowing of 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 13 above. b.) Any peril mentioned under Items 1 to 13 above, which results from pollution or contamination.</p>	<p>by You or Your Family or Your domestic employees.</p> <p>9. Damages caused by</p> <ol style="list-style-type: none"> Normal cracking, settlement or bedding of new structures. Settlement or movement of made up ground. Coastal or river erosion. Defective design or workmanship or use of defective material. Demolition, construction, structural alteration or repair of any property or ground work or excavation. <p>12. Damage caused by</p> <ol style="list-style-type: none"> Repairs or alteration to Your Home. Repairs, removal or extension of the sprinkler installation. Defects in construction known to You. <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% (three percent) and 1% (one percent) 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 except for Item (8) of Specially Declared Items under Property Covered. (Note: 15, 16 and 17 are applicable for all the Items from 1 to 14 of WHAT IS COVERED.)</p>
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SPECIAL PROVISIONS

1. CLAIM SETTLEMENT

In the event of damage to property Insured Part A (Contents) and Part B (Buildings), 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 are 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

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.

It is 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.

However, in case such cost has not been incurred in respect of any item, 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.

It is 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.

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.

However, if the reinstatement is not carried out for the reasons beyond Your control and You opt to abandon the damaged property to Us including all the rights with respect to ownership of the property, then We will pay you the realizable market value on the basis of amount mentioned in the valuation report of a Government approved valuer based on authentic sources or the Sum Insured mentioned in the policy, whichever is lower, provided that the indemnity is not sacrificed.

SPECIAL CONDITIONS

1. In case of indemnification for repair or reinstatement or replacement of the damaged Insured property, Our limit of liability will be the Sum Insured as stated in the policy schedule.
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 BENEFITS

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 there had already been a Notice served to You before one month from the date of 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 loss/ damages to Insured Contents by any Insured peril while they are temporarily removed, including transit as accompanied baggage, from Your Home or from place of stay of Your children to any place within India being used as temporary residence but not exceeding 120 (One hundred and twenty) 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 for Insured Home and Rs. 25,000/- (Rupees twenty five thousand) or 2% (Two Percent) of the Sum Insured whichever is higher in respect of each of your children's belongings (Contents covered under Section 1). Maximum 3 (Three) temporary locations stand covered at any point of time during the policy period.</p>	<p>We will not be liable for Any damage to Contents occurring outside the building of Your temporary residence or of Your children except in transit as accompanied baggage.</p>

3. WEDDING BENEFITS

WHAT IS COVERED	WHAT IS NOT COVERED
The Sum Insured on each item of the Insured Contents at Your Home 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.	We will not be liable for Any damage to Contents outside the Insured Building.

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% (five percent) to 25% (twenty five percent) 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 for which the additional premium is paid. 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 and accepted by Us.

2. DEBRIS REMOVAL

WHAT IS COVERED	WHAT IS NOT COVERED
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 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)	We will not be liable for Dismantling, demolition, shoring up or propping expenses in respect of Contents.

3. PROFESSIONAL FEES

WHAT IS COVERED	WHAT IS NOT COVERED
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: 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	We will not be liable for Any cost in connection with the preparation of Your claim or estimate of damage in the event of damage by Insured perils.

<p>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>	
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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 it being damaged.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>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 any 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 as opted by You and agreed by Us.</p> <p>2. Loss of Rent which ceases to be payable to You by Your tenant following damage to Your Home by an Insured peril, subject to the indemnity period opted by You and agreed by Us.</p>	<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.

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 as mentioned in the schedule.

b) **AMOUNT PAYABLE**

The sum produced by multiplying the Additional Rent/ Loss of Rent which was payable to You on per month basis by number of months for which Your Home was unfit for occupation or the maximum indemnity Period opted by You and agreed by Us, whichever is earlier.

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 loss/damage directly caused by Insured perils listed hereunder and subject to its not being otherwise excluded, We will indemnify You against such loss/ damage to property Insured at Your Home or place of stay of Your children.</p> <ol style="list-style-type: none"> 1. Theft or attempted theft including larceny by domestic servant and other persons having authorized access to the premises, 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. 5. Accidental Damage 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. (a) An excess of 5% (five percent) of claim amount subject to a minimum of Rs. 500 (Rupees five hundred) in case of Item 1 of What is covered under this section. (b) Damage caused by theft, attempted theft including larceny by You or any member of Your Family whether as principal or accessory. (c) Loss/ Damage caused by Larceny at place of stay of Your children (d) Mysterious disappearance or unexplained loss. 2. 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.10,000/- (Rupees ten thousand) and all such claims will be subject to an excess of Rs.500/- (Rupees five hundred). 5. a) An excess of 5% (five percent) of claim amount subject to a minimum of Rs. 1,000 (Rupees one thousand) for each and every claim. b) Any damage arising out of Electrical/ Mechanical Breakdown. c) 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 (Note: 5(a), 5(b) and 5(c) are applicable only for Item(5) of WHAT IS COVERED.)

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).

ADDITIONAL BENEFITS

1. SEARCH AND FIND

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay upto Rs. 25,000/- (Rupees twenty five 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).	We will not be liable for <ol style="list-style-type: none"> 1. An excess of Rs.1,000/- (Rupees one thousand) 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.15,000/- (Rupees fifteen 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.	We will not be liable for 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.

3. CHANGE OF RESIDENCE

WHAT IS COVERED	WHAT IS NOT COVERED
<ol style="list-style-type: none"> 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 15 (fifteen) days from the date You begin to move Your Contents from Your current Home. 2. We will pay You for damage to Your Insured Contents by <ol style="list-style-type: none"> a) Fire, lightning, strike, riot and civil commotion and malicious damage. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. <ol style="list-style-type: none"> a) An excess of Rs.1000/- (Rupees one thousand) for each and every claim. b) Any damage to china glass, porcelain, earthenware or any other fragile or brittle item. c) Any mechanical/electrical breakdown or failure. 2. 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 15 (fifteen) days from the date

<p>b) Collision of vehicle / over-turning of vehicle, derailment and accidents. c) Breakages of bridges. 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 (fifty) Kms from the municipal limit of the city where Your current Home is located.</p>	<p>You begin to move Your Contents from Your current Home.</p>
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4. REPLACEMENT OF LOCKS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the locking system of -</p> <ol style="list-style-type: none"> External doors to/or in Your Home Domestic safe and almirah fitted in Your Home are damaged following use of keys by force and violence. <p>We will pay upto Rs.20,000/- (Rupees twenty thousand) for the locking mechanism to be replaced in any one Policy Period.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> An excess of 10% (ten percent) of the claim amount subject to a minimum of Rs.250/- (Rupees two hundred and fifty) for each and every claim.

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.7500/- (Rupees seven thousand five hundred) for all claims during any one Policy Period provided that We are liable for damage under Item (3) of the coverage under this Section.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> An excess of Rs.500/- (Rupees five hundred) for each and every claim. Any damage caused as a result of felling or lopping of trees by You, Your Family or on Your behalf.

6. CONTENTS TEMPORARILY REMOVED

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss/ damages to Insured Contents by any Insured peril while they are temporarily removed, including transit as accompanied baggage, from Your Home or from place of stay of Your children to any place within India being used as Your temporary residence but not exceeding 120 (One hundred and twenty) 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 for Insured Home and Rs. 25,000/- (Rupees twenty five thousand) in respect of Your children's belongings (Contents covered under Section 1). Maximum 3 (Three) temporary locations stand covered at any point of time during the policy period.</p>	<p>We will not be liable for Any damage to Contents occurring outside the building of Your temporary residence or of Your children.</p>

7. WEDDING BENEFITS

WHAT IS COVERED	WHAT IS NOT COVERED
The Sum Insured on each item of the Insured Contents at Your Home 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.	We will not be liable for Any damage to Contents outside the Insured Building.

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% (five percent) to 25% (twenty five percent) 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 for which the additional premium is paid. 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 and accepted by Us.

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. 25,000/- (Rupees twenty five thousand).

WHAT IS COVERED	WHAT IS NOT COVERED
<ol style="list-style-type: none"> 1. Veterinary expenses if Your pet is injured as a result of a road traffic accident, robbery, dacoity or terrorism or as a result of poisoning of the pet by any person other than You, Your family, Your employee or on Your behalf. 2. 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 or as a result of poisoning of the pet by any person other than You, Your family, Your employee or on Your behalf within 30 (thirty) days of the accident. 3. Theft of the pet from Your Home. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An excess of Rs. 500/- (Rupees five hundred) of claim amount for claims under Item (1) of WHAT IS COVERED. 2. Charges in respect of euthanasia, post mortem, disposal or cremation. 3. Any animal in quarantine or not solely owned by You or Your Family. 4. Partial or total disabilities of any nature or any disease of the pet.

NOTE (Applicable to Extension No.2)

1. We will pay for Veterinary expenses only if the treatment is carried out by a qualified Veterinary Doctor.
2. We will pay the Sum Insured shown in the Schedule for death or theft of Your pet.
3. In the event of death of Your pet except by road traffic accident, Police complaint has to be filed apart from a Veterinary Doctor's Certificate confirming the cause of death, unless otherwise agreed by Us.
4. In the event of the theft of Your pet, a Police complaint to be filed.

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 lost/ 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.50,000/- (Rupees fifty thousand) in any one Policy Period.</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 or Rs.500/- (Rupees five hundred) whichever is higher for each and every claim. 2. Damage to lawn.

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(s) outside Your Home, We will pay the amount of loss.</p> <p>CIRCUMSTANCE(S) Due to theft or attempted theft with force, robbery, snatching, dacoity or hold-up whilst such money is being carried by You, Your family or Your children and such money in all the time is with You, Your family or Your children and such money is not left behind in any vehicle, place unless such vehicle/place is locked and properly fastened.</p> <p>LIMIT OF LOSS</p> <ol style="list-style-type: none"> i. A maximum amount of Rs.50,000/- (Rupees fifty thousand), except otherwise agreed by Us, of the loss of money taken place in accordance with the circumstances mentioned above, within 12 (twelve) hrs of withdrawal of Money from bank, ATM transaction centre or receipt of salary in cash. ii. A maximum amount of Rs.20,000/- (Rupees fifty thousand), except otherwise agreed by Us, of the loss of money taken place in accordance with the circumstances mentioned above, beyond 12 (twelve) hrs of withdrawal of Money from bank, ATM transaction centre or receipt of salary in cash, or money carried in any other circumstance. 	<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 police complaint is filed within 24 (twenty four) Hrs of discovery of loss and Police Report obtained, unless this requirement is waived by Us.

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 lost/ 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 License. 6. Credit card including bank or cash cards or any other financial transaction card. 7. Other personal records and certificates. <p>LIMIT OF LOSS</p> <p>A maximum of Rs.50,000/- (Rupees fifty thousand except otherwise agreed by Us, during the Policy Period.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. An excess of Rs.500/- (Rupees five hundred). 2. Documents used for trade or business purpose except otherwise agreed by Us. 3. Damage arising from or attributable to moth, insect, vermin, fungus, wear and tear, depreciation or any gradually operating cause. 4. Any loss in value or loss due to accounting errors or omission. 5. Detention, seizure or confiscation by any legal authority. 6. Loss due to forgery, fabrication, theft of documents or cards Insured by Your Family, Family guest or domestic employee. 7. Any loss of Insured cards not reported to Police, Bank or Card issuing Company as required after discovery of loss. 8. Any loss from unattended vehicle. 9. Mysterious disappearance or unexplained loss.

NOTE (Applicable to Extension No.5)

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.35,000/- (Rupees thirty five thousand) except otherwise agreed by Us, within the overall limit of Rs.50,000/- (Rupees fifty 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 (twenty four) hours of the loss.

SECTION 3
PART A- ALL RISK – JEWELLERY AND OTHER VALUABLES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any of the property Insured as detailed below belonging to You or Your Family is lost or damaged due to accident or misfortune or Act of Terrorism, anywhere in the world, We will pay for the loss or 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 items including watches, clocks, furs, lamps, chandeliers, hand bags. 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 5% (five percent) of the claim amount, subject to a minimum of Rs.1000/- (Rupees one thousand). 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.1,00,000/- (Rupees one lakh) 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 unless otherwise agreed by Us and replaced with as an endorsement. 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. 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. 12. Cost of remaking any film, disc, tape or the value of any information contained on them. 13. Damage to musical instruments in respect of: <ol style="list-style-type: none"> a) loss of tone

	<p>b) replacement/ adjustment 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 PROVISION(S)

1. (a) 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% (thirty percent) 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.

(b) The property Insured under this Section can be covered on full value of the property Insured kept at Home and Bank locker. The premium rate will be applicable on the total value of such property Insured and such total value (Sum Insured) will be Our maximum liability in which case the Special Provision(s) 1 (a) will not be applicable.

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 property Insured), claim settlement will be effected on new replacement value basis irrespective of whether replacement has been carried out or not.

SPECIAL CONDITION

PAIR AND SET CLAUSE

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.

EXTENSION

ESCALATION CLAUSE

In respect of property Insured under Item 1 to Item 5 of 'What is covered' under this Section 3 (All Risk – Part A), 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% (five percent) to 25% (twenty five percent) 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 for which the additional premium is paid 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 and accepted by Us

SECTION 3
PART B- ALL RISK – FINE ARTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any of the property Insured as detailed below belonging to You or Your Family is lost or damaged due to accident or misfortune or Act of Terrorism, anywhere in the world, We will pay for the loss or damage or if We chose effect repair or replacement of the property.</p> <p><u>PROPERTY INSURED</u> Fine arts including paintings, artefacts, etchings, statuary, antiques and other bona fide works of art with historical value or artistic merit.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Any property which is used for trade, business or professional purpose. 2. Theft, attempted theft or malicious act caused by You, Your Family and/or Your Family guests. 3. Damage whilst in the custody of any person other than You or Your Family or Your authorized competent professional carrier. 4. Damage arising from or attributable to - <ol style="list-style-type: none"> a) moth, insect, mildew, vermin, fungus, wear and tear, depreciation, natural ageing, gradual deterioration, inherent defect, rust or oxidation, warping or shrinkage or any gradually operating cause. b) any process of dyeing, cleaning, washing, repairing, restoring, retouching, or any similar process to which property is subjected. c) Aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost or fire. 5. Theft from any unattended vehicle unless the vehicle and all the doors, windows and other openings thereof are securely locked and properly fastened. 6. Unexplained or mysterious disappearance. 7. Cost of getting valuation done by you.

SPECIAL PROVISIONS

1. For Fine Arts, Sum Insured will be decided based on the valuation certificate. The proof of value needs to be provided in the form of a certificate from the valuator or bills/invoice copies for the items listed in the schedule. The premium rate is applicable on the Sum Insured value which will also represent Our maximum liability for each and every claim.
2. **BASIS OF CLAIM SETTLEMENT**
The basis of valuation for settlement will be:-
 - a. Total loss - For items individually listed, the value agreed by Us and shown in the Schedule. We will not be liable for more than the agreed value, which is the Sum Insured.
 - b. Partial/ Pair or Set loss - If after the restoration, the Market Value of the item is less than the value immediately prior to the loss, we shall pay the difference in the amount of Market Value of the Insured item(s) after the restoration and Sum Insured.

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, We will pay for the cost of repair or replacement of the damaged items. 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.5,000/- (Rupees five thousand) except otherwise agreed by Us 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 PROVISION

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1. 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.
 2. Act of Terrorism stands covered.

SECTION 5
ELECTRONIC EQUIPMENT

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, software, application, etc. belonging to You or Your Family or for which You or Your Family is/are responsible is damaged whilst contained in Your Home or at place(s) of stay of Your children by any cause including any Act of Terrorism, 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, software, application, etc.</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) An excess of 5% (five percent) of the claim amount subject to a minimum of Rs.1,000/- (Rupees one thousand), if the value of Electronic Equipment is upto Rs. 1,00,000/- (Rupees one lakh). b) An excess of 5% (five percent) of the claim amount subject to a minimum of Rs.2,500/- (Rupees two thousand and five hundred), if the value of Electronic Equipment is more than Rs. 1,00,000 (Rupees one lakh). 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 gross 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. 6. Damage to rented or hired equipments for which owner is responsible either by law or under lease and/or Maintenance Agreement. 7. Cost incurred/time involved in the movement of equipment and/or other property and/or personnel outside Geographical Limits, other than cost of delivery for equipment parts damaged. 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). 9. Damage arising through fitting, adjustment, repair or

	<p>dismantling of any part of said equipment/installation other than by an authorized 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>
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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.
 - 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 or otherwise at Our discretion based on physical evidence or any other proof to Our satisfaction 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) Replacement Value of item as new of same kind, type and capacity without deducting depreciation.
 - 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 has 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, subject to the adequacy of Sum Insured to the level of original purchase price of the equipment.
 - iv) In both repair basis and total loss basis, value of salvage is to be taken into account.

SPECIAL CONDITIONS

After giving Notice to Us as described under General Condition No.6, You may carry out the repair or replacement of any minor damage not exceeding Rs. 5,000/- (Rupees five thousand) 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. Audio equipments, 4. Video equipments <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 % (five percent) 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

It will be the same as described under Section 5 (Electronic Equipment Insurance).

SECTION 6
PART B- PORTABLE COMPUTER/MOBILE PHONES/TABLETS/ MOBILE AUDIO DEVICES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the portable computer, mobile phone or tablets, mobile audio devices, bluetooth or any other portable electronic gadget/ device 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, software and appliances 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 5% (five percent) of the claim amount subject to a minimum of Rs.500/- (Rupees five hundred). 2. Theft not reported to Police within 24 hrs of discovery thereof and a written Report obtained, unless waived by Us. 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).

SPECIAL CONDITION

It will be the same as described under Section 5 (Electronic Equipment Insurance).

SECTION 6
PART C- PEDAL CYCLE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. In the event of loss/ damage to pedal cycle including accessories fixed permanently to them belonging to You or Your Family due to accident or misfortune or any Act of Terrorism, 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, subject to a maximum of Rs.1,00,000/- (Rupees one lac) in any one Policy Period.</p>	<p>We will not be liable for</p> <p>1. a) An excess of Rs. 250/- (Rupees two hundred and fifty) for each and every claim.</p> <p>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>c) Theft of attempted theft of pedal cycle accessories unless the cycle is stolen at the same time.</p> <p>d) Damage occurring while the pedal cycle is being used for racing, competition or pace making.</p> <p>e) Damage due to overloading, strain, mechanical breakdown or wear and tear.</p> <p>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>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>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.

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 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; 3. Cost of transportation to the repair shop and back home <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. An excess of 1% (one percent) of Sum Insured, subject to a minimum of Rs. 500/- (Rupees five hundred). 2. Damage to domestic appliances due to any cause insurable under Section 1(Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils). 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 gross negligence of You, Your Family or Your 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. An amount exceeding Rs. 1,000/- (Rupees one thousand) in respect of cost of transportation 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.

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. The remaining Special Provisions will the same as described in Section 5 (Electrical Equipment Insurance).

SPECIAL CONDITION

It will be the same as described under Section 5 (Electronic Equipment Insurance).

SECTION 8
PERSONAL ACCIDENT

DEFINITION OF WORDS

1. **Capital Sum Insured**

It means the monetary amount shown against Insured Person.

2. **Insured Person**

It means the person named as Insured person in the policy schedule.

3. **In-patient care**

This means a treatment for which the Insured person has to stay in a hospital for more than 24 hours for the covered event.

4. **Hospital/Nursing Home**

It means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- a. Has qualified nursing staff under its employment round the clock;
- b. Has at least 10(ten)in-patient beds, in towns having a population of less than 10,00,000 (ten lakhs) and at least 15(fifteen) inpatient beds in all other places;
- c. Has qualified medical practitioner(s) in charge round the clock;
- d. Has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e. Maintains daily records of patients and makes these accessible to Insurance Company authorized personnel.

5. **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.

6. **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.

7. **Accident**

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

8. **Loss Of Limbs**

It means:

- a. the physical separation of one or more limbs, at or above the wrist or ankle level limbs as a result of injury. This will include medically necessary amputation necessitated by injury. The separation has to be permanent without any chance of surgical correction.
- b. the total and irreversible loss of functional use of a limb for atleast 90 days from the onset of such a disability provided that We must be satisfied at the expiry of the 90 days that there is no reasonable medical hope of improvement.

Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

9. **Physical Separation**

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

10. **Permanent Total Disablement**

The bodily injury, which as its direct consequence immediately and/or in foreseeable future, will permanently, totally and absolutely prevent Insured person from engaging in any kind of occupation.

11. **Temporary Total Disablement**

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of the occupation or any employment whatsoever for a period not exceeding 100 weeks since the date of injury to the time, Insured Person is fit enough to resume duty or engage in any kind of occupation as certified by Medical practitioners.

12. **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.

13. **Reasonable and Customary Charges**

It means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the injury involved.

14. **Notification of Claim**

It means the process of intimating a claim to Us through any of the recognized modes of communication.

15. **Qualified Nurse**

Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

16. **Cumulative Bonus**

It means any increase or addition in the Capital Sum Insured granted by Us without an associated increase in premium.

17. **Idiosyncratic Reaction**

Drug reaction that occurs rarely and unpredictably because of genetic differences in the way the body responds to drugs. Some of the effects would be nerve injury that impairs loss of sight/hearing, kidney damage, jaundice etc.

18. **Foreign Object**

Any object that is left inside the body of a person during a surgical procedure, due to the iatrogenic error of the medical practitioner and which requires a further procedure for removal of the said object.

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. If following Bodily injury which solely and directly causes Insured Person's death or disablement within 12 (twelve) 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>2. Any Act of Terrorism is covered.</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, subject to the higher compensation being payable. 2. Any other payment after a claim under any of the benefits under Items 1, 2 and 4 in the "Table of Benefits" has been admitted and becomes payable. 3. Any payment in case of more than one claim under benefits 3, 5 & 6 during any one period of Insurance, by which Our liability in that period would exceed 100% (hundred percent) of the Capital Sum Insured of this policy. 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 to commit suicide or intentional self-injury. b) Whilst under influence of intoxicating liquor or drugs. c) Drug addiction or alcoholism. d) Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft. e) Pregnancy or childbirth. f) Insanity. g) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and /or Venereal disease and/or any mutant derivative or variation of HIV or AIDS. h) Committing any breach of law with criminal intent. i) Being in a regular armed force. j) Being a part of a Professional Sports teams k) Being a member of Ship's crew l) Death due to sickness or disease m) Being a Police Personnel n) Being a Border Security Personnel

TABLE OF BENEFITS	PERCENTAGE 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
b) Loss of sight of one eye	50
4. Permanent Total and absolute disablement	100
5. 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
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) Small 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% (fifty percent) of all sound and natural teeth, including capped or eroded teeth	2
r) Any other permanent partial disablement	% as assessed by Medical Practitioner
6. Temporary Total disablement benefit at the rate per week	1% (one percent) or Rs. 25,000/- (Rupees twenty five thousand) whichever is lower.
<p>Note: Death / Permanent disablement / temporary total disablement caused by idiosyncratic reaction to any drug including anesthesia administered during medical treatment by a medical practitioner will be considered to result from an accident and will fall under above table of benefits.</p>	

ADDITIONAL BENEFITS

COVER	BENEFITS IN ADDITION TO CAPITAL SUM INSURED
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% (two percent) of Capital Sum Insured or Rs.2,500/- (Rupees two thousand and five hundred) whichever is lower
2. Cost of clothing of Insured Person damaged in the Accident for which liability is admitted by Us.	Rs. 2,000/- (Rupees two thousand) or actual expenses whichever is lower
3. Ambulance charges for transportation of Insured Person to hospital following Accident for which liability is admitted by Us.	Rs. 2,000/- (Rupees two thousand) or actual expenses whichever is lower
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 - For each child upto the age of 23 (twenty three) yrs, maximum upto three children	10% (ten percent) of Capital Sum Insured
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.	25% (ten percent) of Capital Sum Insured

<p>6. Rehabilitation and Modification Allowance 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 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/ her house or vehicle 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/ her house or vehicle.</p>	<p>Upto 10% (ten percent) of Capital Sum Insured or Rs.50,000/- (Rupees fifty thousand) whichever is lower</p>
<p>7. Injury Allowance due to Foreign object In the event of an iatrogenic error (Error by the Medical Practitioner) which leads to a foreign object being left in the Insured person's body during medical/surgical treatment, a fixed amount will be paid to You/ Insured Person.</p>	<p>10% (ten percent) of Capital Sum Insured</p>

SPECIAL PROVISIONS

1. Provided that all sums payable hereunder shall be payable:-

- i. In case of claim by Death or Permanent Total Disablement i.e. Benefit (1) to Benefit (4) of "Table of Benefits" only after deleting by an endorsement the name of Insured Person in respect of whom such sums shall become payable without any refund of premium.
- ii. In case of claim by Permanent Partial Disablement i.e. Benefit (5) of "Table of Benefits" only after reduction by an endorsement of Capital Sum Insured by the amount admissible under the claim in respect of Insured person in respect of whom such sum shall become payable.
- iii. In case of Temporary Total Disablement Benefit i.e. (6) of "Table of Benefits" only upon termination of such disablement in respect of Insured person for whom the claim has been lodged.

2. **FREE LOOKUP PERIOD**

You will be allowed a period of 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 subject to a minimum retention of premium of Rs. 500/- (five hundred), if the risk has not commenced.
- 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 provided You have not made any claim during the period for which We were on risk.
- 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.

3. Cumulative Bonus is not permissible under this policy
4. Death / Permanent Disablement / Temporary Total Disablement caused by Idiosyncratic Reaction to any drug including anaesthesia administered during medical treatment by a medical practitioner will be considered to result from an accident and will fall under "Table of Benefits" 1 to 6.

EXTENSION

MEDICAL BENEFIT

On payment of additional premium as stated in the schedule, 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 50% (fifty percent) of the compensation paid in settlement of a valid claim under this Section or 20% (twenty percent) 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 or meeting with death after sustaining bodily injury by accidental, violent, external and visible means or becoming totally disabled by sickness/ disease first occurred/ contracted during the policy period which necessitates continuing treatment by a Registered Medical Practitioner and such injury/ sickness/ disease prevents the Insured person from engaging in any employment or occupation, then We will pay to the Specified Payee the amount of outstanding equated monthly loan installments for the unemployment period on proportionate basis upto a maximum of 24 (twenty four) months.</p> <p>Any Act of Terrorism is covered.</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 8 (Personal Accident) of this Policy. 2. Any claim in respect of persons below 21 (twenty one) years and above 65 (sixty five) 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 (twelve) 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. The bodily injury/ disease/ sickness requires the Insured person to be confined to the Hospital or Nursing Home for a minimum period of 2 (Two) days.
2. 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 (twenty one) and 65 (sixty five) years.
3. The Specified Payee under this Section is the bank or financial institution from whom a loan has been taken by the Insured Person after execution of necessary loan documents.
4. The Sum Insured under this Section should represent the minimum value of 24 (twenty four) monthly-equated instalments. However, if You want to cover the loan repayment period for less than 24 (twenty four) months, then You are required to declare the amount of equated monthly instalments and the period for which loan repayment protection coverage is required.
5. 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.

**SECTION 10
BAGGAGE**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If Baggage is lost/ damaged whilst being carried by the Insured Person on a Journey due to accident or misfortune or any Act of Terrorism anywhere in the world, We will indemnify You in respect of such loss/ damage upto the Reinstatement Value.</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 5% (five percent) of the claim amount subject to a minimum of Rs.500/- (Rupees five hundred) for each and every claim. 2. Theft not reported to Police within 24 (twenty four) hrs of discovery and a written complaint is lodged. 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. Damage to any item which is not part of coverage under Section 1 Part A (Contents) unless sufficient documentary evidence is provided to justify the coverage of item under this section.

SPECIAL PROVISIONS

1. BASIS OF CLAIM SETTLEMENT

A claim in respect of items acquired during the Journey shall be settled on Reinstatement Value basis.

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 AND PERSONAL LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You or Your Family or Your domestic servant shall become legally liable to pay compensation for:</p> <ul style="list-style-type: none"> a) Accidental injury or death to third party and the resultant financial loss(es) arising out of such death or injury. b) Accidental damage to property belonging to any third party and the resultant financial loss(es) arising out of such damage to the property. <p>Happening during the Period of Insurance and arising from</p> <ul 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> <ul style="list-style-type: none"> a) The compensation legally liable to pay to third parties. 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: <ul style="list-style-type: none"> a) Trade or business or profession carried out by You or Your Family. b) The ownership or custody of animals, vehicles, aircrafts, ships, boats and crafts of any kind. c) Your domestic servant's activities as a private individual 3. Any liability assumed by You or Your Family through a contract or agreement unless such liability would have attached notwithstanding such agreement. 4. Any claim arising from employer's liability or contractual liability or through special promises made by the insured person. 5. Fines, penalties, punitive, exemplary or other damages. 6. Any liability arising out of Your domestic servant's activities as a private individual. 7. Any claim resulting from transmission of an illness or disease by the insured person. 8. Any claim for liability arising directly or indirectly from or due to: <ul style="list-style-type: none"> a) As a keeper or owner of animals. b) Ownership, possession of vehicles, aircrafts, watercrafts, or activities of the Insured person in parachuting, hang-gliding, hot air ballooning or use of firearms. c) Any willful, malicious or unlawful act. d) Insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction. e) Any supply of goods or services. f) Any ownership or occupation of land or buildings (other than the insured premises covered under Section 1)..

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 incident as well as all incidents during the Policy Period.

SPECIAL CONDITIONS

1. Our liability comprises checking the question of personal liability, contesting unjustified claims and providing indemnity for damages which You or the insured person has to pay. For indemnity to be provided against damages, the damages must be payable under an acceptance of liability given or approved by Us or under a judicial decision.
2. If there is a legal action with the claimant or his/ her heirs or assignees over a personal liability claim, We may conduct the legal action at Our expenses in the name of the Insured person and You or the Insured person will allow Us to do so.
3. If an event Insured against occurs which may result in a personal liability claim falling within the cover provided and if there are no criminal charges on You or the Insured person relating to this event, We wish to appoint a defence counsel for You or the Insured person or approve such an appointment, We will pay the costs of this counsel.
4. If We wish to settle a personal liability claim by accepting liability or making an out of court settlement and cannot do so due to resistance by the insured person, We shall not be liable to pay the extra expenditure incurred from the date of refusal in respect of main sum, interest and cost.

SECTION 11
PART B- EMPLOYEES 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, Employees 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 Employees Compensation Act 1923 and subsequent amendments of the said Act. 2. 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 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) and/ or contractually liable 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 Section 1 (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. Contents given by the owner/ landlord and mentioned in the agreement 3. Electrical Installations 4. Over ground/ Underground tanks 5. Glass/ Sanitary fittings 6. Other fixtures, fittings and interior decorations. 	<p>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. Loss/ damage due to any willful act of You or Your Family. 3. Damages caused to that part of the building including furniture/ fixture and other items which is not under Your possession.

SPECIAL PROVISION

1. LIMIT OF LIABILITY

The maximum amount We will pay for any one claim is the Reinstatement Value or Market Value of the damaged property subject to the Sum Insured limit for all claims during the Policy Period in accordance with the claim settlement procedure mentioned in Special Provisions 1 and 2 (i) of Section 1 – Fire and Allied Perils.

2. Owner/ Landlord of the tenanted premises shall be the beneficiary under this section.

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) or Section 2 (Burglary and other perils), then We will pay for increased living expenses 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.25,000 (Rupees twenty five 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.100,000/- (Rupees one lac) 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 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 50 (fifty) Kms. from municipal limit of the city. 5. Any emergency accommodation at a hotel, guest house or lodge for a maximum of Rs. 25,000/- (Rupees twenty five thousand) in any one accident and not exceeding Rs.50,000/- (Rupees fifty thousand) in the Policy Period. 6. Any normal living expenses towards meeting the requirement of daily food, clothing, shelter and consumer durable items subject to Our maximum liability not exceeding 25% (twenty five percent) of the Sum Insured on Contents in Section 1A; or Rs.1,00,000/- (Rupees one lakh), whichever is lower in anyone Policy Period. 7. Reasonable legal costs in discharging Your mortgage following settlement of a total loss claim by Us in respect of the Building in Section 1B, subject to a maximum of Rs.20,000/- (Rupees twenty thousand) in any one Policy Period. 	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. Any expenses which is covered under any other Section of this Policy. 2. Any expense on items which were not being utilised by You or Your Family in the earlier Home. 3. Any expenses unless the un-inhabitability of Your Home is certified by the local municipal authorities, an architect or Our Surveyor. 4. Any expenses 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 and Section 2 of the Policy.