



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Jan Suvidha Bima Policy (Micro Insurance)

UIN: IRDAN106RP0011V02201314

Wording

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

This Policy witnesses that in consideration of Your having paid the premium. ITGI will insure Your interest under the Sections specified as operative in the Schedule during the Policy Period and accordingly we will indemnify You in respect of events occurring during the Policy Period 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 to us and the truth of these informations shall be condition precedent to Your right to any recovery under this Policy.

DEFINITION OF WORDS

1. **Proposal** : It means any signed Proposal by filling up the questionnaires and declarations, written statement and any information in addition thereto supplied to Us by You or on Your behalf. 2. **Policy** : It means the Policy wording, the Schedule and any applicable endorsement or memoranda. Your Policy contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Policy is issued.

3. **Schedule** : It means the latest Schedule issued by Us as part of Your Policy. It provides details of Sections of Your Policy which are in force, and the level of cover You have. A revised Schedule will be sent at each renewal and whenever You request for a change in the cover.

4. **Endorsement** : It means any alteration made to the Policy, which has been agreed to by Us in writing.

5. **Sum Insured** : It means the monetary amounts shown against any Item or Section of the Policy. 6. **We/Our/Us** : It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.

7. **You/Your** : It means the person named as the Insured in the Schedule.

8. **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 realized from the market for such insured property immediately before the occurrence of Damage, whichever is lower.

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

10. **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.

11. **Personal Effects** : It means articles excluding money, jewellery and valuables, which are normally worn, used or carried about by You or Your Family in everyday life.

12. **Unoccupied** : It means not lived in by You, Your Family, Your domestic employee or any other person authorized by You.

13. **Policy Period** : It means the period commencing from the effective date and hour as shown in the Schedule Policy period.

14. **First Loss** : It means the part (percentage) of the total value of property at risk covered under this insurance which represent our maximum liability in the event of any Damage under the Policy. The First Loss value is 50% of the total value at risk for this insurance. The coverage under Section 1 & 2 of the Policy are granted on First Loss basis.

GENERAL CONDITIONS - (These apply to the whole Policy)

1) **REASONABLE PRECAUTION AND CARE OF PROPERTY** : You shall take all responsible 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 reasonably possible, of any change in information You have provided to Us about Yourself, Your employee and/ or Your Home which may affect the insurance cover provided e.g. change of address, the period for which the building containing the insured property remains unoccupied, if such period exceeds 30 days, 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 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, proof, investigation report and the like) prepared at your expense along with the particulars of other insurances covering the same risk must be delivered to Us within 15 days of date of Damage. 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 forwards 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 proceeding as deemed suitable by us. In the event of a claim under Personal Accident Section, You or Your personal representative must give immediate written notice and in any case within 14 days of occurrence of injury/death. All certificates, information and evidence from a Medical Practitioner or otherwise required by us shall be furnished by You or Your personal representative/assignee in the manner and from as we may prescribe. In such claims, the insured person will allow our medical representative to carry out examination if and when we may reasonably require.

6) **CLAIM CONTROL** : a) We are entitled to: (i) enter any building where Damage has occurred and take possession of any property of the building and deal with salvage, but this does not mean that property can be abandoned to Us and We shall not by any act done in exercise or purported exercise of our process hereunder, incur any liability or diminish any of our rights to rely upon any Policy condition while responding to any claim lodged by you. (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 in the name of 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 in the name of 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, We will pay only Our ratable proportion. This Condition does not apply to Section 4 (Personal Accident).

9) **CANCELLATION** : We may cancel this Policy by sending 15 days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand. This refund of premium is subject to the condition that no claim has been preferred on Us. The policy can also be canceled by you sending a written notice to us. The refunds in this case will be on the basis of short period Scales as used for fire insurance by the company.

10) **ARBITRATION** : Should any dispute arise between Us and You on quantum of amount payable (liability being admitted by Us) such dispute will be referred to an Arbitrator or Arbitrators to be appointed in accordance with statutory provisions of the country in force at the time.

Further, if/when any dispute is referable/ referred to Arbitration, the making of an award by Arbitrator(s) shall be a condition precedent to any right of action or suit by You against Us.

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

11) **REINSTATEMENT OF SUM INSURED** : The Sum(s) Insured of: Section 1 - Fire and Allied Perils
Section 2 - Burglary, Housebreaking and Other Perils

Shall not be reduced by the amount of any Damage but pro-rata premium on the amount of Damage from the date of occurrence of Damage to expiry of Policy Period shall be payable by You. The additional premium referred herein above shall be deducted from net claim amount payable under this Policy. Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of Damage in case You immediately on occurrence of the Damage exercise Your option not to reinstate the Sum Insured as above.

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

13) The Geographical Limit of this Policy will be India except for Section 4 (Personal Accident), where the 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 themselves to the jurisdiction of the Courts in India.

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 Us or 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 or loss or damage caused other than by Burglary etc perils. 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 purpose and not as a manufacturing unit, godown, warehouse or office.

14. **Grievance or Complaint**

You may register a grievance or Complaint by visiting our website www.itgi.co.in. You may also contact the Branch from where You have bought the policy or the Complaints Coordinator who can be reached at Our registered office.

15. Insurance Ombudsman

We shall endeavour 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 made available on Our website www.itgi.co.in.

GENERAL EXCLUSIONS :

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

WEAR AND TEAR - Damage caused by wear and tear, depreciation and/or gradual deterioration.

CONSEQUENTIAL LOSS - Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement.

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

MATCHING OF ITEMS - The cost of repair or replacement of any undamaged or unbroken item or part of item forming part of a set suit or other articles of uniform nature, color or design when damaged or breakage occurs within a clearly identifiable area or to a specific part and replacement cannot be matched.

SECTION 1 : Fire and Allied Perils

PROPERTY INSURED :: All Household Contents

PROPERTY SPECIFICALLY NOT COVERED We will not be liable for:

1. Articles of hazardous nature, including explosives.
2. Air or water craft, motor vehicles (other than domestic gardening equipment) caravans, trailers whether licensed for road use or otherwise or parts and accessories on or in any of them.
3. Livestock or pets or any other living creature.
4. Jewellery, Stamps, bullions, or unset precious stones.
5. Tree, plants, shrubs or growing matter. 6. Money or Documents.

COVERAGE : WHAT IS COVERED : In the event of Damage directly caused by insured perils listed hereunder and subject to its not being otherwise excluded,

We will indemnify You against such Damage to property insured at Your Home.

1. Fire
2. Lightning
3. Explosion / Implosion.
4. Damage caused by an aircraft, other aerial or space devices and articles dropped the reform.
5. Riot, Strike and Malicious Damage: - Loss of or Visible physical Damage by external violent means directly caused to the property insured.
6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.
7. Impact Damage by any rail/road vehicle or animal by direct contact.
8. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide/rockslide.
9. Bursting and overflowing of water tank, apparatus and pipes.
10. Missile testing operations.
11. Leakage from automatic sprinkler installations.
12. Bush Fire.
13. a) Pollution or contamination which results from a peril mentioned under Items 1 to 12 above.
b) Any peril mentioned under Items 1 to 12 above, which results from pollution or contamination.
14. Earthquake

WHAT IS NOT COVERED : We will not be liable for

1. Damage caused to the property insured by a) Its own fermentation, natural heating or spontaneous combustion. b) Its undergoing any heating or drying process.
2. Damage to boilers (other than domestic boilers), 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
3. Damage caused by pressure waves.
4. Damage caused by a) Total or partial cessation of work or the retarding or interruption or cessation of any process or operation or omission of any kind. b) Permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building or prevention of access to the same. c) Burglary, housebreaking, theft, larceny or any other such attempt or omission of any kind of any person (whether or not such act is committed in connection with the disturbance of public peace) in any malicious act.
5. Damage by vehicle/animals belonging to or owned by You or Your Family or Your domestic employees.
6. Damages caused by:- a) Normal cracking, settlement or bedding of new structures. b) Settlement or movement of made up ground. c) Coastal or river erosion. d) Defective design or workmanship or use of defective material e) Demolition, construction, structural alteration or repair of any property or ground work or excavation.
7. Damage caused by a) Repairs or alteration to Your Home. b) Repairs, removal or extension of the sprinkler installation. c) Defects in construction known to You.
8. Damage caused by Forest Fire.
9. Damages caused to the insured property by pollution or contamination, other than what is stated under Item 13 of 'What Is Covered'.
10. Damage to any electrical/electronic equipment, machines, apparatus, fixtures, fittings by overrunning, excessive pressure, short-circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included), provided that this exclusion will apply only to the particular machine, apparatus, fixtures, fittings so affected and not to other machines, apparatus, fixtures, fittings, which may be damaged by fire so set up.
11. Expenses necessarily incurred by You on Architect, Surveyor and Consulting Engineer's fees and Debris Removal following Damage to property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
12. Damage to property insured if removed to any building or premises other than in which it is herein stated to be insured.
13. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature (unless covered specifically through payment of additional premium)

SPECIAL PROVISIONS :

1. **AVERAGE** - The coverage under Item A of this Section for household items is on First Loss basis (upto 50% of the total Contents of Your Home) as limits stated in the Schedule attached to and forming part of the Policy. In the event of any Damage under the Policy if it is found that the actual Market Value of 50% of the total property at risk exceeds the value (Sum Insured) declared to us, then Our liability is restricted to the same proportion of the Damage as the value (Sum Insured) declared to Us bears to the actual Market Value of 50% of the total property at risk.
2. **CLAIM SETTLEMENT** - In the event of Damage to property insured, We will indemnify You by payment or at Our option by repair, replacement or reinstatement. In case of reinstatement or replacement, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner subject to limits of Sum Insured. If We so elect to replace or reinstate any property, You shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars

as We may require and no acts done or caused to be done by Us with a view to reinstatement or replacement shall be deemed as an election by Us to reinstate or replace.

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

3. BASIS OF CLAIM SETTLEMENT - In the event of Damage to the property insured by insured perils during the currency of Policy, 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, less due allowance for wear and tear and depreciation. The basis of claim settlement will be the Market Value of the insured property at the time of its Damage.

SPECIAL CONDITIONS :

1. 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.

2. 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.

SECTION 2 : Burglary, Housebreaking and Other Perils

PROPERTY INSURED ; It shall mean the same properties described under Section 1 (Fire and Allied Perils - Contents) of this Policy.

COVERAGE : WHAT IS COVERED - 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 the following Damage to property insured at Your Home. 1. Theft or attempted theft involving violent and forcible entry into or exit from the insured premises, housebreaking, robbery and dacoity.

WHAT IS NOT COVERED - We will not be liable for: 1. (a) Damage caused by theft and/ or larceny without use of force / violence. (b) Damage caused by theft or attempted theft by You or any member of Your Family whether as a principal or an accessory. (c) Damage caused whilst Your Home remains Unoccupied for more than 30 days in continuation, unless informed to us in advance. 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.

SPECIAL PROVISIONS :

1. AVERAGE (UNDER INSURANCE) - The provisions relating to Average will be the same as described under Section 1 (Fire and Allied Perils- Contents) of this Policy.

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

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

SPECIAL CONDITIONS : The provisions of Special Condition Nos. 1 and 2 of Section 1 (Fire and Allied Perils Contents) are also applicable to this Section.

SECTION 3 : Personal Accident

DEFINITION OF WORDS : 1. Insured Person -It means You or any member of Your Family at Your Home aged between 5 years and 70 years, named in the Schedule relating to this Section of the Policy. 2. Injury -

It means accidental bodily injury solely and directly caused by external, violent and visible cause. This definition includes accidental bodily injury resulting from exposure to elements of the cause. 3. Loss of Limbs - It means physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet. 4. Physical Separation - It means separation of the hand at or above the wrist and/or of the foot at or above the ankle respectively. 5. Permanent Total Disablement - The bodily injury which as its direct consequence immediately or in foreseeable future will prevent the Insured Person from engaging in any kind of occupation, profession or business for which the Insured Person is reasonably qualified by education, training or experience. 6. Accident - It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

COVERAGE : WHAT IS COVERED - If following bodily injury which solely and directly causes Insured Person's death or disablement within 12 months of injury as stated in Table of Benefits, We shall pay to You or Your assignee/ legal representative the sum or sums hereinafter set forth in Table of Benefits.

TABLE OF BENEFITS : 1. Death - 100% 2. a.) Loss of sight (both eyes) - 100% b.) Loss of two limbs - 100% c.) Loss of one limbs 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.) i) Above the centre of femur - 70% ii) Up to a point below the femur - 65% iii) Up to a point below the knee - 60% iv) Up to the centre of tibia - 55% v) At the ankle - 50% c.) Loss of sight of one eye - 50% 4. Permanent total disablement - 100% 5. a.) i) Loss of toes-all - 20% ii) Great-both phalanges - 5% iii) Great- one phalanx - 2% iv) Other than great, if more than one toe lost-each - 1 % b.) i) Loss of hearing both ears - 50% ii) Loss of hearing one ear - 15% c.) Loss of speech - 50% d.) Loss of four fingers and thumb of one hand - 40% e.) Loss of 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 and fifth (additional) 2% l.) Loss of toe : i) Big toe 5% ii)) Some other toe - 3% (m) 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% n.) Shortening of the leg by 5 cm or more - 7.5% o.) Loss of at least - 50% of all sound and natural teeth, including capped or eroded teeth - 2% p) Any other permanent partial disablement - % as assessed by Doctor

WHAT IS NOT COVERED - We will not be liable for: 1. Compensation under more than one of the benefits mentioned in the Table of Benefits in respect of the same period of disablement. 2. Any other payment after a claim under any of the benefits under Items 1, 2, 3 or 4 in the Table of Benefits has been admitted and becomes payable. 3. Any payment in case of more than one claim under this Section during any one Policy Period by which Our liability in that period would exceed the sum payable under Benefit 1 of this Section. 4. Payment of compensation in respect of death or injury as a direct consequence of: a) Committing or attempting suicide or intentional self-injury. b) Being under the influence of intoxicating liquor or drugs. c) Engaging in aviation other than travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world. d) Pregnancy or childbirth. e) Venereal disease or insanity. f) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS. 5. Committing any breach of law with criminal intent. Apart from death and total permanent disability the partial disability claim will be settle as per the standard table of benefits as available in the ITGI Standard Personal Accident Policy

SECTION 4 : CRITICAL ILLNESS

DEFINITION OF WORDS : 1. Hospital/Nursing Home - It means any institution within India established for indoor care and treatment of disease or injuries which is either registered as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and qualified Medical Practitioner or is

complying with following criteria: a) It should have at least 15 in-patient beds. However, in Class 'C' town where population is less than 5 lakhs, the institution should have at least 10 in-patient beds. b) It is having fully equipped operation theatre of its own for carrying out surgical operation. c) It is having Qualified Nursing staff under its employment round the clock. d) It is under charge of fully qualified Medical Practitioner(s) round the clock.

The term "HOSPITAL / NURSING HOME" shall not include an establishment which is a place of rest, a place for the aged, drug-addicts, alcoholics, a hotel or a similar place.

2. Surgical Operation - It means manual and/or operative procedure for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolonging of life.

3. Hospitalization - It means treatment of Insured Person as inpatient in the Hospital/Nursing Home for a minimum period of 24 hours. However for specific treatment i.e. Dialysis, Chemotherapy, Radiotherapy, etc. undertaken by Insured Person in the Hospital/Nursing Home, the above time limit of 24 hours will not be mandatory and the treatment will be considered to be taken under Hospitalization benefit. In case of other specified treatments, the minimum stay of 24 hours will not be mandatory provided that the following conditions are fulfilled: a) The treatment is such that it necessitates Hospitalization and procedure involved requires specialized infrastructure facilities available in the Hospital. b) Due to technological advances, the period of Hospitalization is less than 24 hours.

4. Any One Illness - It means continuous period of illness including relapse within 45 days from the date of last consultation with the Medical Practitioner or Hospital/Nursing Home where treatment may have been taken. Occurrence of same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this Policy.

5. Pre-Hospitalization - Relevant medical expenses incurred up to 60 days prior to Hospitalization on disease/illness/injury sustained will be part of Hospitalization expenses claim.

6. Medical Practitioner - It means a person holding a degree/diploma of a recognized institution registered by Medical Council of respective State of India. The term Medical Practitioner would include Physician, Surgeon and Specialist.

7. Qualified Nurse - It means a person holding a certificate of a recognized Nursing Council and who is employed on recommendation of the attending Medical Practitioner.

8. Reasonable and Customary Charges - It means a charge for medical care during pre-hospitalization, hospitalization or post hospitalization or in domiciliary hospitalization which shall be considered reasonable and customary to the extent that it does not exceed general level of charges being made by other entities of similar standing in the locality where the charges are incurred when furnishing like or comparable treatment, services or supplies to persons of the same sex and of comparable age for a similar disease or injury.

9. Critical Illness - It means any Disease or Major Injuries as defined under Item 10 to 20 below, which the Insured Person is diagnosed to have suffered from and which requires Hospitalization. 10. Paralytic Stroke - It means death of a portion of the brain due to vascular causes such as: a) Hemorrhage b) Thrombosis c) Embolism, from an extra cranial source causing total permanent disability of two or more limbs.

11. Cancer - It means a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and invasion of tissues. The term Cancer also includes leukemia and malignant disease of the lymphatic system such as Hodgkin's disease. Any non-invasive cancer in situ and all skin cancer except invasive malignant melanoma are excluded.

12. Renal failure - It means the end-stage renal failure involving chronic irreversible failure of either of kidneys to function, as a result of which regular renal dialysis has to be constituted.

13. Coronary Artery Disease - It means narrowing or blockage of two or more arteries, which requires the Insured Person to undergo open chest surgery by means of coronary artery bypass graft or angioplasty. Angiography or any other diagnostic procedure is excluded from this definition. 14. Major Organ Transplant

- It means human to human transplant from a donor to the Insured Person of one or more of the following organs: a) Kidney b) Lung c) Pancreas d) Bone Marrow, The transplantation of all other organs, parts of organ or any other tissue transplant is excluded. 15. Major Injuries - It means accidental bodily injuries caused by external, violent and visible cause leading to loss of limb(s) i.e. physical separation of one or more hands

(at or above wrist) or feet (at or above ankle) or permanent and total loss of use of one or more hands or feet.

16. End Stage Liver Disease - It means an irreversible chronic alteration of the hepatic parenchyma or the biliary ductal system resulting in a life threatening liver dysfunction. The above coverage is excluded if the aetiology of the disease is due to chronic alcohol consumption or any self inflicted toxic or drug consumption.

17. Major Burns - It means an injury due to any form of burn touching one third or more of the body area causing loss of soft tissue and resulting in impairment or loss of function of the injured organ. 18 Coma - It means a deep sleep-like state with an unnatural situation of reduced alertness and responsiveness, from which the patient cannot be aroused. Coverage of coma excludes any complication of a disease specifically excluded under the Policy.

19 Multiple Sclerosis - It means a demyelinating disease having feature of selective destruction of central nervous system sparing the peripheral nervous system, causing weakness, sensory loss, paraesthesia optic neuritis and other general symptoms, neurological as well as functional.

20. Pre-existing Condition - It means any Critical Illness and/or its symptoms which exists when the cover incepts for the first time for which Insured Person received medical advice and/or treatment, or such symptoms for which an ordinary prudent person would seek medical advice or treatment. Complication arising from pre-existing condition will be considered as part of pre-existing condition

COVERAGE : WHAT IS COVERED - If the Insured Person sustains any Major Injury or contracts any Critical Illness as covered under the Policy and upon advice of a Medical Practitioner, he/she has to incur Hospitalization expenses, then We will reimburse Reasonable and Customary charges of the following Hospitalization expenses: 1. Room, Boarding and Nursing Expense (inclusive of Registration and Service Charges, if any) as provided in the Hospital/Nursing Home. 2. Medical Practitioner/ Anesthetist, Consultant fees. 3. Expenses on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses. 4. Expenses on Vitamins and Tonics only if forming part of treatment as certified by the attending Medical Practitioner. Note:- 1. The Hospitalization expenses incurred for treatment of any one Critical Illness under agreed package charges of the Hospital/Nursing Home will be restricted to 80% of the Sum Insured under this Section of the Policy or actual whichever is less. 2. Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable subject to the above sub limits applicable to the Insured person and within the overall Sum Insured of the Insured person. For the Donor, no payment will be made towards Ambulance charges, Pre and Post Hospitalization expenses and Daily Allowance. 3. Pre-Hospitalization and Post Hospitalization expenses as defined under the Policy will also be reimbursed along with the aforesaid Hospitalization expenses subject to the overall Sum Insured limit of the Insured person. Any Nursing expenses during Pre and Post Hospitalization will be considered only if Qualified Nurse is employed on the advice of the attending Medical Practitioner for the duration specified.

WHAT IS NOT COVERED - We will not be liable for : 1. All Critical Illnesses which are in Pre-existing Condition when the cover incepts for the first time. 2. Any expense on Hospitalization for any Critical Illness other than Major Injuries which incepts during first 90 days of commencement of this Insurance cover. This exclusion shall not apply in case of the Insured Person having been covered under a Group or Individual Medical Insurance Policy or Critical Illness Policy with any of Indian Insurance Companies for a continuous period of preceding 12 months without any break. 3. Convalescence, general debility, run down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of intoxicating drugs/alcohols. 4. Any expense on treatment related to HIV, AIDS and all related medical conditions. 5. Expenses on Diagnostic, X-Ray, or Laboratory examinations unless related to the treatment of Critical Illness falling within ambit of Hospitalization claim. 6. Any expense on treatment of Insured Person as outpatient in a Hospital. 7. Any expense related to Critical Illness suffered whilst engaged in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning,

parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports and activities of similar hazard. 8. External medical equipment of any kind used at home as post hospitalization care like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous peritoneal ambulatory dialysis (C.P.A.D) and oxygen concentrator for bronchial asthmatic condition, etc. 9. Any Insured Person under 5 years of age or aged 65 Years or more.

DOCUMENTS REQUIRED IN EVENT OF A CLAIMS

Section 1: Fire & Allied Perils for the household goods: a) Copy of this Policy with complete assets list b) Claim Form fully filled up c) Final Survey Report with photos d) Quotation for reinstatement of damages e) Receipt for amount actually incurred by insured.

Section 2: Burglary and Housebreaking: a) Copy of this Policy with complete assets list b) Claim Form c) Final Survey Report, d) Photograph of the Damages, e) F.I.R./F.R. only in case of theft/burglary, f) LOS-Letter of Subrogation, g) N.O.C. (No Objection Certificate) from Financer / Principals.

Section 3: Personal Accident Insurance: a) Claim Form filled up b) Policy Copy/Schedule c) Medical Treatment Paper d) Death Certificate e) F.I.R. f) Hospital Records g) Post Mortem Report *Only required in case of accidental death claims.

Section 4: Critical Illness Insurance: a) Claim Form b) Policy Copy/Schedule, c) Hospital Records d) Medical Treatment Paper including bills, receipt, discharge certificate, test reports e) Cash memos from the hospital/chemist(s) supported by proper prescription f) attending doctors Consultants/Anaesthetists etc. bill and receipt g) Surgeons certificate stating nature of operation performed and surgeons bill & receipt.

Documents required if in case of claim kindly our nearest Bima Kendra LSC, SBU or Dial Toll Free No. 1800-103-5499 / 1800-345-3303