



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

HOME SUVIDHA POLICY

This Policy is evidence of the contract between the insured and ITGI. The Proposal along with any written statement of the insured for 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 Period of Insurance in the manner and to the extent set forth in the Policy provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

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

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

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

DEFINITION OF WORDS

1. Proposal

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

2. Policy

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

8. **What is Covered**

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

9. **What is Not Covered**

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

10. **Market Value**

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

11. **Reinstatement Value**

It means cost of replacement of the insured property by a new property of same kind and same capacity.

12. **Damage/ Damaged**

It means loss or damage of the insured property.

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

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

14. **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.

15. **Family**

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

16. **Home**

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

17. **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.

18. 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.

19. Documents

It means Patterns, Models, Moulds, Designs, Plans, Deeds Printed Books and unused Stationary, Computer Systems, Records, Manuscripts, any other documents including Securities and Stock Certificates but only for costs of material and clerical labour including application money, fees, stamps as statutorily required as well as cost of professional accountant, architects, or lawyer so utilised expended in reproducing such records and not for value to you of the information contained therein.

20. Unoccupied

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

21. Geographical Limits

It means within Indian territory, unless otherwise specified.

22. 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.

23. First Loss

It means the value of property covered for insurance is 50%(fifty percent) of the value of total property at risk and this also represents Our maximum liability for any Damage under the Policy. The First Loss value(Sum Insured) is expressed as 50%(fifty percent) of the total value at risk. The coverage under Section 1 and 2 of the Policy are granted on First Loss basis.

24. Terrorism Damage:

Any Damage as a consequence of an act of Terrorism or act by Terrorist as well as action taken to control/ prevent/ suppress Terrorism or act by Terrorists. For the purpose of this Exclusion, an act of Terrorism means an act, 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), committed for political, religious, ideological or similar purpose including the intention to influence any government and/ or put the public, or any section of the public in fear. The Policy also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of Terrorism.

25. Renewal

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

26. Contribution

It means essentially our right to call upon other insurers, liable to the same insured person, to share the cost of an indemnity claim on a rateable proportion of Sum Insured.

GENERAL CONDITIONS

(These apply to the whole Policy)

1. REASONABLE PRECAUTION AND CARE OF PROPERTY

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

2. NOTICE

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

3. 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. Disclosure to information norm

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

5. Free Lookup Period:

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

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

- I. A refund of the premium paid less any expenses incurred by us
- II. Where the risk has already commenced and the option of return of the policy is exercised by you, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by us
- III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by us on medical examination of the insured persons and the stamp duty charges

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

- 7. 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.

8. CLAIM PROCEDURE AND REQUIREMENTS

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

The Police must be informed of any theft, attempted theft or Damage caused by rioters, strikers, malicious persons or vandals or of any other criminal act. You shall also take practicable steps to apprehend the guilty person and recover the property lost.

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

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

9. CLAIM CONTROL

- a.) We are entitled to:
- i.) enter any building where Damage has occurred and take possession of the building or any property of the building and deal with salvage, but this does not mean that property can be abandoned to Us.
 - ii.) receive all necessary information, proof of Damage and assistance from You and from any other person seeking benefit under this Policy.
 - iii.) take over and conduct in Your name or any person seeking benefit under this Policy, defence or settlement of any claim.
 - iv.) take proceedings at Our own expenses and for Our own benefit, but in Your name or any other person who is claiming or has received benefit, to recover any payment made or due under this Policy.
- b.) No admission, offer, payment or indemnity shall be made or given by You or on Your behalf without Our written consent.

10. 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.

11. 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).

12. CANCELLATION

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

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

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

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

13. ARBITRATION

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 (thirty) days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitration and conciliation act, 1996. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if we have disputed or not accepted liability under or in

respect of this policy. It is understood, however, that the insured shall have the right at all times during currency of the policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance.

14. 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.

15. REINSTATEMENT OF SUM INSURED

The Sum(s) Insured by:

Section 1	Fire and Allied Perils (Contents)
Section 2	Burglary, Housebreaking and Other Perils
Section 3	TV/ Video Equipment
Section 5	Fire and Allied Perils (Building)
Section 6	Personal Computer

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

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

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

17. The Geographical Limit of this Policy will be India except for Section 4 (Personal Accident), 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

18. Grievance or Complaint

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

19. **Payment of premium:** The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

20. **Protection of Policy Holder's Interest:** in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30(thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

WARRANTIES

It is warranted -

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

GENERAL EXCLUSIONS

(What Is Not Covered by the whole Policy)

We will not be liable for:

1. WAR RISK

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

2. CONFISCATION

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

3. NUCLEAR RISK

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

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

4. WEAR AND TEAR

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

5. CONSEQUENTIAL LOSS

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

6. EXISTING DAMAGE

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

7. MATCHING OF ITEMS

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

SECTION 1 -Fire and Allied Perils (Contents)

PROPERTY INSURED

PROPERTY COVERED	PROPERTY NOT COVERED
<ol style="list-style-type: none"> 1. Furniture items (Sofa Set, Dining Table, Dressing Table, Showcase, Decorative Pieces, Beds, Almirahs and other such items). 2. Jewellery and Valuables. 3. Tenant's Interior Decoration, Fixtures & Fittings. 4. Air Conditioners, Refrigerators, Washing Machines, Audio Equipments & other Electrical / Mechanical Appliances. 5. Clothings. 6. Kitchenware, cutlery, crockery. 7. Miscellaneous items (Toys, Linens, Curtains, Carpets, Books, Boxes, Suitcase, Cassettes and Discs, Pedal Cycles). 8. Any other household items. 9. Personal Effects of domestic employees residing in Your Home. 	<p style="color: red;">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. 5. Tree, plants, shrubs or growing matter. 6. Money or Documents.

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of Damage directly caused by insured perils listed hereunder and subject to its not being otherwise excluded, We will indemnify You against such Damage to property insured at Your Home.</p> <ol style="list-style-type: none"> 1. Fire 2. Lightning 3. Explosion / Implosion. 4. Damage caused by an aircraft, other aerial or space devices and articles dropped there from. 5. Riot, Strike and Malicious Damage:- Visible physical Damage by external violent means directly caused to the property insured. 	<p style="color: red;">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. 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.

<p>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.</p> <p>7. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.</p> <p>8. Impact Damage by any rail/ road vehicle or animal by 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>15. Terrorism is covered</p>	<p>3. Damages caused by -</p> <p>a.) Total or partial cessation of work or the retarding or interruption or cessation of any process or operation or omission of any kind.</p> <p>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.</p> <p>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.</p> <p>4. Damage caused by pressure waves.</p> <p>5. Damage by vehicle/animals belonging to or owned by You or Your Family or Your domestic employees.</p> <p>6. Damages caused by -</p> <p>a.) Normal cracking, settlement or bedding of new structures.</p> <p>b.) Settlement or movement of made up ground.</p> <p>c.) Coastal or river erosion.</p> <p>d.) Defective design or workmanship or use of defective material</p> <p>e.) Demolition, construction, structural alteration or repair of any property or ground work or excavation.</p> <p>7. Damage caused by</p> <p>a) Repairs or alteration to Your Home.</p> <p>b) Repairs, removal or extension of the sprinkler installatuion.</p> <p>c) Defects in construction known to You.</p> <p>8. Damage caused by Forest Fire.</p> <p>9. Damages caused to the insured property by pollution or contamination (other than what is specifically covered).</p> <p>10. Damage to any electrical/ electronic equipment, machines, apparatus, fixtures, fittings by overrunning, excessive pressure, short-circuiting,</p>
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	<p>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>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.</p> <p>12. Damage to property insured if removed to any building or premises other than in which it is herein stated to be insured.</p>
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SPECIAL PROVISIONS

1. AVERAGE

The coverage under this section is on First loss (upto 50% of the total Contents of your home) as limits stated in the Schedule attached to and forming part of the Policy. In 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. JEWELRY ITEMS

For jewelry items, Our liability for any one Damage shall not exceed 20 % of the Sum Insured under this Section of the Policy.

3. 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.

4. 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	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 the following Damage to property insured at Your Home.</p> <ol style="list-style-type: none"> 1. Theft or attempted theft involving violent and forcible entry into or exit from the insured premises, housebreaking, 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 	<p style="color: red;">We will not be liable for:</p> <ol style="list-style-type: none"> 1. <ol style="list-style-type: none"> a) Damage caused by theft 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 principal or accessory. c.) Damage caused whilst Your Home remains Unoccupied for more than 60 days in continuation. 2. <ol style="list-style-type: none"> a.) Damage caused as a result of felling or lopping of trees by You or on Your behalf. c.) Damage caused to gates and fences.

attempting to prevent the spread of a fire.	3. Damage to the satellite dish or aerial itself.
5. Terrorism is covered.	

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. JEWELLERY ITEMS

The provisions relating to Jewellery items will be the same as described under Section 1(Fire and Allied Perils – Contents).

3. CLAIM SETTLEMENT

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

4. 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- Contents).

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 - Television / Video 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"> Television sets and accessories, Cable/satellite/digital television receiver, Video equipment 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 from any cause other than those excluded. <p>The insured equipments covered under this Section will not be more than 7 (seven) years old as on the date of Damage.</p> <p>4. Terrorism is covered.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> An Excess of 5 % of the claim amount or Rs.500/- (Rupees five hundred) whichever is higher for each and every claim. Damage to external antenna, dishes, masts and fittings by theft. Damage to any picture tube/tape due to use of the tape/tube contrary to instruction of manufacturer. Damages listed out under Items 2 to 10 of WHAT IS NOT COVERED under Section 6 (Personal Computer) 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 custom duties and also cost of dismantling and re-erection.

2. BASIS OF CLAIM SETTLEMENT

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

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

SPECIAL CONDITIONS

1. AVERAGE (UNDER-INSURANCE)

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

SECTION 4 -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 physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

3. **Loss of Limbs**

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

7. **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.

8. **Notification of Claim**

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

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. 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.</p> <p>3. 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. 2. Any other payment after a claim under any of the benefits under Items 1,2,3 or 4 in the Table of Benefits has been admitted and becomes payable. 3. Any payment in case of more than one claim under this Section during any one Policy Period by which Our liability in that period would exceed the sum payable under Benefit 1 of this Section. 4. Payment of compensation in respect of death or injury as a direct consequence of: <ol style="list-style-type: none"> a.) Committing or attempting suicide or intentional self-injury. b.) Being under the influence of intoxicating liquor or drugs. c.) Engaging in aviation other than travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world. d.) Pregnancy or childbirth. e.) Venereal disease or insanity. f.) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS. g.) Committing any breach of law with criminal intent.

TABLE OF BENEFITS	% OF CAPITAL SUM INSURED
1. 1. Death	100
2. a.) Loss of sight (both eyes)	100
b.) Loss of two limbs	100
c.) Loss of one limb and one eye	100
3. a.) Loss of an arm	
i) At the shoulder joint	70
ii) At a point above elbow joint	65
iii) At a point below elbow joint	60

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

permanent non union	
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

SECTION 5 -Fire and Allied Perils (Building)

PROPERTY INSURED

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

Terrorism is covered.

COVERAGE AND EXCLUSIONS

It shall mean the same coverage as described under the heading of "What is Covered" and "What is not Covered" of Section 1 (Fire and allied Perils-Contents) of this Policy.

SPECIAL PROVISIONS

1. AVERAGE (UNDER-INSURANCE)

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

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

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- Contents).

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 6 -Personal Computer

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. If the Personal Computer installation including accessories belonging to You or Your Family or for which You or Your Family is/are responsible is Damaged whilst contained in Your Home by any cause other than those excluded, We will pay for the cost of repair or replacement or at Our option repair, reinstate or replace such Damaged equipment or items.</p> <p>This cover is applicable during the period when after successful completion of their performance/acceptance test, such computers or 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>The insured equipments covered under this Section will not be more than 5 (five) years old as on the date of Damage.</p> <p>2. Terrorism is covered.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> 1. In respect of Personal Computer 5% (five per cent) of the claim amount subject to a minimum of Rs.2,500/- (Rupees two thousand five hundred) 2. Damage due to faults/defects existing at the commencement of this insurance and known to You or Your Family, whether such faults/defects were known to Us or not and any willful act or negligence of You or Your Family. 3. Damage due to continuous influence of operation (e.g. wear and tear, cavitation, erosion, corrosion, incrustation) gradual deterioration and climatic condition other than those described and covered as insured perils in Section 1 (Fire and Allied Perils-Contents) 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).

	<p>9. Damage arising through fitting, adjustment, repair or dismantling of any part of said equipment/installation other than by an authorised representative of an Electronic Equipment manufacturer, dealer or that of a reputed repairer.</p> <p>10. Any cost required for alteration, improvement or overhaul or for making drawings, patterns and core boxes.</p>
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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 its Reinstatement Value i.e. 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 the 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:

- iv.) No deduction will be made for depreciation in respect of parts replaced except those with limited life.
- v.) 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
- vi.) 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.
- vii.) We will make payments only after being satisfied with necessary bills and documents that the repairs have been effected or replacement have taken place as the case may be.
- viii.) Value of salvage is to be taken into account for both Repair Basis and Total Loss Basis, in case of replacement of parts or items.

b. **Total Loss Basis:** - In Total Loss Basis settlement, the following points will be taken into account while settling the claim.

- i. Market Value of item to be calculated by deducting proper depreciation from the Replacement Value of item as new of same kind, type and capacity and claim will be settled on Market Value basis.

- ii. We may not insist for bills and documents in case You are unable to replace the damaged equipment for any reason.
- iii. If the insured items subject to total loss become obsolete, then all cost necessary to replace the damaged item with a follow up model (similar type) of similar structure and configuration (of similar quality) i.e. low, average or high capacity will be reimbursed

SPECIAL CONDITIONS

1. AVERAGE (UNDER-INSURANCE)

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

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

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