Complete Home Protect Policy Wordings

Preamble

You, the Insured, have applied to Us, for insurance and this document is the Policy setting out the details of the insurance which You have requested. While, drawing up this Policy, We have relied on the documents submitted and the information and statements which You have provided in the proposal form. In consideration of the receipt of the premium specified in the Schedule, We hereby insure the Home Building and/or Contents as mentioned in the Schedule, subject to the terms and conditions contained herein or endorsed on this Policy, against loss or damage by any fortuitous cause other than those specifically excluded, to the Home Building and/or Contents sustained during the Policy Period as provided in the Schedule.

Part II – Policy Wordings

Note: The Coverage under the policy has been divided under following sections. **Section 1 ICICI Bharat Griha Raksha is mandatory** and at least one other section is required to be opted for this policy. However under section 1, you can opt for either **Cover 1(a)** or **1(b)** or **both together**

Sr.No.	Interest Covered
Section 1	ICICI Bharat Griha Raksha
1(a)	Home Buildings Cover
1(b)	Home Contents Cover
Section 2	Additional Living Expenses
Section 3	Mechanical and/or Electrical Breakdown
Section 4	Garden Cover
Section 5	Home Contents- All Risk Cover
Section 6	Loss of Contents whilst in Transit
Section 7	Loss of Cash whilst in Transit
Section 8	Cover for Specified Articles (As per list given by You)
Section 9	Personal Liability
Section 10	Theft cover for Valuables (as per list given by You)
Section 11	Break in Cover
Section 12	Recreational Bicycle Cover
Section 13	Loss of Documents
Section 14	Lock & Key Replacement
Section 15	Personal Accident
Section 16	Fixed Glass and Sanitary Fittings
Section 17	Pet Cover
Section 18	Permanent Relocation Cover
Section 19	Tele - Consultation

Definitions Applicable To This Policy

<table>
<tr><th>Word/s</th><th colspan="3">Specific meaning</th></tr>
<tr><td>Accident</td><td colspan="3">Accident means a sudden, unforeseen, and unexpected physical event caused by external, violent and visible means.</td></tr>
<tr><td>Salvage</td><td colspan="3">The amount that is assessed which the damaged asset will fetch in the open market, This amount is deducted from the claim amount.</td></tr>
<tr><td>Market Value</td><td colspan="3">Market Value will be the new replacement value of a similar item less depreciation. Provided that in respect of under mentioned items, the market value will be arrived at on the basis given below:</td></tr>
<tr><td></td><td>Sr. No.</td><td>Item</td><td></td></tr>
<tr><td></td><td>1.</td><td>Domestic appliances and electronic items like refrigerator, washing machine, microwave oven, TV, cassette recorders, audio systems, VCR, VCD, DVD etc.</td><td>Present day replacement cost of a similar new item at a flat rate of 15% per annum subject to a maximum of 75%</td></tr>
<tr><td></td><td>2.</td><td>Personal computer</td><td>Present day replacement</td></tr>
</table>

Section 1: ICICI Bharat Griha Raksha

You chose this **ICICI Bharat Griha Raksha Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Home Building and Home Contents. Based on Your confirmation that this information is true and correct, and in consideration of the Premium amount You have paid Us, We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. Your Policy

This ICICI Bharat Griha Raksha Policy is a contract between You and Us as stated in the following:

a. this policy document
b. the policy schedule attached to this policy document
c. any endorsement attached to and forming part of this policy document
d. any add-on to this policy that you may have purchased from us
e. the proposals and all declarations made by you or on your behalf

2. To Whom This Policy Is Issued And What It Covers

a. This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.
b. If more than one person is insured under this Policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
c. If You have mortgaged, pledged or hypothecated Your Home Building and/or Home Contents with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.

3. The Policy Schedule

The Policy Schedule is an important document about Your insurance cover. It contains:

a. your personal details
b. the Policy Period
c. the description of Your Insured Property
d. the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits
e. the insurance covers You have purchased
f. the premium You have paid for these insurance covers
g. add-on covers opted by You
h. other important and relevant aspects and information

4. Special Meaning Of Certain Words

Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements.
These words with special meaning are stated in the Policy with the first letter in capitals.

Word/s	Specific Meaning
Bank	A bank or any financial institution
Carpet Area	**1.** for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit **2.** for any enclosed structure on the same site, it is the net usable floor area of such structure **3.** for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Cost of Construction	The amount required to construct Your Home Building at the Commencement Date. This amount is calculated as follows: **a. For residential structure of Your Home including Fittings and Fixtures:** Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date.The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule. **b. For additional structures :** the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy
Home Contents	Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.

General Contents	**General Contents** are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
Valuable Contents	**Valuable Contents** of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
Insured	The Person/s who has/have purchased Insurance Cover under this Policy.
Insured Property	Your Home Building and/or Home Contents, or any item of property covered by this Policy.
Kutcha Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in **Clause G (III)** of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in **Clause A (3)** of this
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction.
Spouse	Your wife or husband.
Sum Insured	The amount shown as Sum Insured in the Policy Schedule and as described in **Clause C (4)** and **Clause D (2)** of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total Or damaged beyond.
We, Us, Our, Insurer	ICICI Lombard General Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
Your Home Building	**Your Home Building** is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place described in detail as per **Clause C (2)** of this

Clause B: Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	**We do not cover** any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by **a.** normal cracking, settlement or bedding down of new structures, **b.** the settlement or movement of made up ground, **c.** coastal or river erosion, **d.** defective design or workmanship or use of defective materials, or **e.** demolition, construction, structural alterations or repair of any property, or
7.	Bush fire, Forest fire, Jungle fire	groundworks or excavations
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-

10.	Riot, Strikes, Malicious Damages	caused by **a.** temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, **b.** temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11.	Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes.	-
13.	Leakage from automatic sprinkler installations.	**a.** repairs or alterations in Your Home or the building in which Your home is located, **b.** repairs, removal or extension of any sprinkler installation, or **c.** defects in the construction known to You.
14.	Theft within 7 (seven)days from the occurrence of and proximately caused by any of the above Insured Events.	if it is **a.** of any article or thing outside Your Home **b.** of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Clause C: Home Building Cover

1. What We cover

We cover physical loss or damage, or destruction of Your Home Building because of any Insured Event listed in Clause B of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under Clause C (5) (f) of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under Clause C (6) of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.

2. Your Home Building

a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.

b. Your Home Building includes

1. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
2. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
   a) garage, domestic out-houses used for residence, parking spaces or areas, if any
   b) compound walls, fences, gates, retaining walls and internal roads,
   c) verandah or porch and the like,
   d) septic tanks, bio-gas plants, fixed water storage units or tanks,
   e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,
3. any other structure shown in the Policy Schedule.

c. Your Home Building does not include Contents of Your Home.

3. Use For Residence

a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.

b. We will not pay if

1. Your Home Building is used as a holiday home, or for lodging and boarding, or
2. Our Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self- employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority.

4. Sum Insured

a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.

b. If the Policy Period is more than one year, We will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of your Policy without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.

c. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.

d. Restoration of Sum Insured : Except as stated in Clause G (III) (3) (b) of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

5. What We Pay

a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.

b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.

c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.

d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.

e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.

f. In addition to what Clause C (5) (c) of this Policy provides for, We will pay You the following expenses:

1. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
2. up to 2 % of the claim amount for reasonable costs of removing debris from the site.

6. Loss Of Rent And Rent For Alternative Accommodation

In addition to what Clause C (5) (c) of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.

b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.

c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.

d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.

e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

Clause D: Home Contents Cover

1. What We cover

We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in Clause B of this Policy. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.

2. Sum Insured

a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.

b. The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.

c. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.

d. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents.

e. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in Clause E (1) (a) of this Policy.

f. Restoration of Sum Insured: Except as stated in Clause G (III) (3) (b) of this Clause below, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

3. What We Pay

a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,

1. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
2. pay You the cost of replacing that item with a same or similar item, or
3. repair the damaged item to a condition substantially the same as its condition at the time of damage.

b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

Clause E: Additional Covers

1. Optional Covers

a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):

For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us. However, We shall waive the requirement of valuation certificate if the Sum Insured opted for is up to ₹ 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh(Rupees One Lakh).

1. If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s.
2. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.

b. Personal Accident Cover:

In the event an insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of either You or Your spouse, We will pay compensation of ₹ 5,00,000 (Rupees Five Lakh) per person.

In the event of the unfortunate death of the insured, the Personal Accident cover shall continue for the spouse until expiry of the policy.

2. Add-Ons

You can opt for an Add-on by choosing from the Add-ons, if any, offered by Us under this product and the ones that You have purchased will be mentioned in the Policy Schedule and the relevant clause/s and/or endorsements will be attached to this Policy.

2.1. EMI Protector

In consideration of the payment of additional premium as stated in the schedule, it is hereby declared and agreed subject to the terms, conditions and exclusions herein contained or otherwise expressed herein to indemnify the insured towards Equated Monthly Instalments (herein referred as EMI) payable to the financial institution(s) as stated in policy schedule, upon happening of any loss and/or damage due to insured peril.

The Company's liability under this add on is as under:

1. The Indemnity under this add on triggers upon happening of any loss / damage due to insured peril and Extent of damage is such that actual Repair / replacement time is more than 1 month.
2. Insurer Liability will be limited to a maximum period of 3 months EMI or Sum Insured as mentioned in the schedule whichever is less.
3. The Subject matter, as stated in policy schedule, of loss and / or damage must be mortgaged with financial institution (s) as stated in the policy schedule.

The Company's liability under this add on excludes:

Any consequential loss or charge associated with the loan payment such as late payment charges or other documentation charges.

Insured will have to submit EMI Schedule certified by financer along with EMI payment track Record in the last one year immediately preceding the date of loss.

Limit of Liability is – 50 Lacs (Maximum)

Indemnity Period - 3 Months

Maximum Indemnity per month – 20 Lacs Definitions:

- Equated Monthly instalment (EMI) means the amount of monthly payment required to repay the principal amount of loan and interest by the insured as mentioned in the loan agreement between Financial Institution (s) and insured.
- Financial Institution(s) : An institution as defined under section 451 of Reserve bank of India Act 1934 and shall include a non-banking financial company as well.

2.2. Accidental Damage Cover

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon and subject to the Insured having paid the agreed additional premium that if the property insured or any part thereof be destroyed or damaged by accidental external means during the period mentioned in the schedule, the company shall indemnify the insured the value of the property at the time of happening of its destruction or damage.

Additional exclusions applicable to this endorsement (deletion of the exclusions to be agreed with in writing with the insured):

The Company shall not be liable in respect of:

1. caused by
   - corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or Insects
   - change in temperature colour, flavour, texture or finish
   - joint leakage failure of welds cracking fracturing collapse or overheating of boilers economizers, superheaters pressure vessels or any range of steam and feed piping in connection therewith
2. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and nonmetallic lining or coating of metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood or inundation
3. Burglary, theft, and/or any attempts thereat
4. Breakage, cracking, or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear, and other similar articles of brittle or fragile nature

5. Loss indemnifiable by more specific coverage in the policy and its endorsements
6. Property in transit
7. Damage to the property insured in respect of the covers provided in Policy Schedule (Material Damage) and subsequent endorsements
8. Damage to the property insured in respect of the covers excluded in Policy Schedule (Material Damage) and subsequent endorsements 9) Caused by:

- collapse or cracking of buildings
- Shortage in supply or delivery of materials, or shortage due to clerical or accounting error
- any wilful act or wilful negligence on the part of the Insured or any other person acting on his behalf.

2.3. Tenant's Liability Insurance

It is hereby understood and agreed, subject otherwise to the terms, conditions, warranties and exclusions of the Policy and endorsed hereon, the indemnity provided by this insurance extends to include all sums for which the Insured having insurable interest derived out of the terms of the lease agreement shall become legally liable to pay following upon damage to Home Building occupied by the Insured or surrounding third party property , consequent upon the Insured's occupation of any premises or Home building as a tenant.

Provided that: -

1. There shall be no liability on behalf of the Company following any Home Building or portion of Home Building or premises being sub-let by the Insured insofar as such Home Building is concerned.
2. The Insured shall not breach any contractual agreement or obligation between any landlord or any other tenant of the premises or Home Building as such breach may have any bearing on the interests of The Company.
3. Claim under this add-on will not exceed the Sum Insured as mentioned on Policy Schedule/Certificate of Insurance.

In the event of any Landlord to the Insured having effected insurance on behalf of the Insured as tenant; or the Insured as tenant being entitled to indemnity or compensation from any other source then the provision of such compensation shall be combined with such insurance and shall be considered to be the 'initial indemnity' and any amount having been paid for by such combined 'initial indemnity' shall be deducted from the indemnity provided for by this Policy. If such an amount of 'initial indemnity' shall exceed the limit of indemnity as provided by this Policy then there shall be no payment of indemnity in terms of this clause.
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

2.4. Landscaping Cost

This Policy is extended to cover the reasonable cost of remaking, reconstituting, redesigning and purchasing as necessary in order to replace internal landscape grounds and gardens following Damage.

2.5. Damage to Utility Systems

Add-ons coverages shall be applicable to your ICICI Bharat Griha Raksha Policy, opting in the proposal form on the payment of additional premium. The insurance under this policy is extended to cover expenses necessarily and reasonably incurred by the insured in locating and obtaining access to any part or parts of the utility system to repair damages resulting from leakage/ overflow/ short circuit, etc. however, the cost pertaining to repair of the damaged utility (appliance) itself is not covered.
Under this extension, coverages will be restricted to electricity distribution, cooking gas and Air Conditioning system within the insured premises.
The limit of liability arising out of one or multiple events during the policy period is restricted to 2.5% of the total Sum Insured.

2.6. Incidental Costs

In consideration of payment of additional premium, It is hereby agreed and declared that if a loss, destruction or damage is payable under the base policy then We will also pay the incidental Cost associated with the insured property up-to the fixed percentage of admissible claim amount under the policy, as specified in the Policy Schedule/Certificate of Insurance.
For the purpose of this Add-On cover while calculating the amount payable under this Cover, We will consider the admissible claim amount under the base policy after all applicable deductions and/or before applying policy excess, if any.

2.7. Inadvertent omission

You having notified Us of your intention to insure all property in which you are interested and it being your belief that all such property is insured, if any such property shall be found to have been inadvertently omitted from being mentioned in the Proposal Form, We will deem it to be insured within the terms of this Policy up to a limit of 10 % of total sum insured subject to payment of the Premium on all such property as from the inception of this Policy, provided that as soon as You are aware of such error or omission, full details are declared to Us immediately.
No liability shall attach to Us in respect of any building, machinery, plant or other contents while such property is otherwise insured.
Note: Other contents in the above clause do not include stocks of any kind.

2.8. Minor Acquisitions

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions and warranties
The Insurer shall indemnify the insured in respect of loss of or damage to:

a. Any Home Contents acquired or operated by or held in the care, custody or control of the insured after the inception of this Policy of Insurance and not included in The Schedule
b. Any additions or extensions to Home Contents Insured which have been carried out after the inception of this Policy be collectively referred to as "minor acquisitions".

c. Any increase in the New Replacement Value as a result of such minor acquisitions shall not exceed the percentage of the total Sum Insured specified in the Policy Schedule.

This Additional Insurance Cover is also subject to the Insuring Party advising The Insurer within three months of the particulars of any such minor acquisitions and in case of the minor acquisitions exceeding the limit specified in the Policy Schedule the payment of any additional Premium to the Insurer may require.

The liability of the Insurer shall not exceed the Limit of Liability stated in the Policy Schedule / Certificate of Insurance.

Specific exclusions applicable to this cover:

Addition or acquisitions of bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, jewelleries, motor vehicles will not be covered under this add-on.

Clause F: Exclusions

(What We do not cover) For All Covers Under This Policy

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or ommission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless- **a.** the pollution or contamination itself has resulted from an Insured Event, or **b.** an Insured Event itself results from pollution or contamination.
5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.

Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.

Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.

Loss or damage to any Insured Property removed from Your Home to any other place.

Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

Any reduction in market value of any Insured Property after its repair or reinstatement.

Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. Costs, fees or expenses for preparing any claim.

Section 2: Additional Living Expense

We will pay You, subject to the Sum Insured and maximum indemnity period as specifically mentioned in the Schedule, the additional living expenses as under in the event of the home building getting damaged or destroyed on account of an Accident during the Policy Period and becoming unfit for occupation.

Provided that, You shall submit Us the certificate from the local municipal / statutory authority that the home building has been rendered unfit for occupation

a. Boarding expense for pets- We will pay for the expenses, actually, reasonably incurred by You to board the pets in an alternate accommodation if the pets are not permitted to stay with You under the terms of tenancy in Your temporary alternate accommodation. Provided further that Our maximum liability per month shall be restricted to Rs. 30,000 or as specifically mentioned in the Schedule

b. Immediate Expenses- We will reimburse Your Family the expenses, actually, reasonably incurred towards emergency clothing and toiletry items on account of inability to access the insured home building after it is damaged or destroyed on account of Accident. Provided further that Our maximum liability for Immediate Expenses shall be restricted to Rs. 50,000 or as specifically mentioned in Schedule

c. Cost of hiring household goods- We will reimburse the cost reasonably incurred by You towards hiring essential furniture and household goods required in the alternative accommodation to maintain Your usual standard of living on account of inability to access the insured home building after it is damaged or destroyed by operation of insured perils and is rendered unfit for occupation. The cover under this extension shall terminate once the home building is rendered fit for occupation or on expiry of the maximum indemnity period as specifically stated in Schedule. Provided further that Our maximum liability per month shall be restricted to Rs. 50,000 or as specifically mentioned in the Schedule.

d. Expenses towards temporary resettlement- We will reimburse the expenses reasonably incurred by You towards packing, unpacking and transportation of Your possessions/ Contents, from the home building, to the Dwelling to be occupied by You as an alternative accommodation within the city of the Dwelling. However, We shall not be liable to make any payment in respect of-

Loss or damage to the Contents while being packed, loaded, transported, unloaded and installed at the alternative accommodation

Any expenses incurred that are not supported by actual bills/ receipts/ cash memos.

Here, Family consists of the proposer and any one or more of the family members as mentioned below:

Legally wedded spouse, Parents and Parents-in-law, Children (i.e. naturally or legally adopted)

2.1. Additional Covers

A. Hotel stay

In consideration of Insured having paid extra premium it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, this cover is extended to indemnify the Insured against the following:
In consideration of Insured having paid extra premium it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, this cover is extended to Clause C (5) (c) to indemnify You the additional expenses of Hotel accommodation for an interim accommodation in case of :

- The period of indemnity is limited to 15 days during which the original premises remain inhabitable as a result of occurrence of perils insured against
- Recommendation of appointed Surveyor to the effect that premises in question are un-tenantable will be accepted as adequate proof of the fact that the premises have become inhabitable.
- This cover should be granted against loss or damage by any insured perils (Clause B) and should be granted only if it involves actual physical damage to the building, making the insured premise inhabitable. The cover does not intend to pay, if for instance, the insured's entry is barred by strikers, demonstrators and similar occurrences.
- The cover may be limited up to 0.05% of Building/ Structure Eligible Sum Insuredand maximum up to INR 15,000 per day.
- Cover may be permitted to the tenant and also to the Owner - Occupant.

B. Brokerage For Alternate Accommodation

In consideration of Insured having paid extra premium it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, this cover is extended to indemnify the Insured against the reasonable expenses incurred by the Insured towards brokerage payment for obtaining alternative accommodation on rent due to the insured's dwelling or part thereof being rendered unfit for occupation because of loss or Damage by any peril insured (Clause B) against. The brokerage paid by the insured should be duly supported by a valid receipt as an evidence of payment.
This extension shall cover actual expenses incurred by the Insured up to maximum of Rs. 50,000/- or one month rent of an alternate accommodation whichever is less.
Subject otherwise to the coverage, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon

Section 3: Mechanical And / Electrical Breakdown Cover

By way of this cover, we will cover "Mechanical &/or electrical breakdown to any item" in the Section 1 - "Contents", for Domestic Appliances and High Value Electronics which are part of the Contents in the home building and specifically declared item wise with their individual values and incorporated in the Schedule.
For the purposes of this extension, Domestic appliances mean Air Conditioners, Television/s, Tape recorders, Radios, Refrigerator/s, Washing Machine/s, Micro Wave Oven/s, Mixers/Grinders/Food Processor/s, Oven/s , Cooking Range/s and such other house hold appliances whilst kept in the home building specifically declared and accepted by Us for insurance.
For the purposes of this extension, High Value Electronics means Music System/s, DVD Players, Home Computer/s (including peripherals like Printer, PC Cameras, Speakers, and all equipment connected and linked to the Home Computer) and Laptops, Home Theatre Systems and such other equipment whilst kept in the home building specifically declared and accepted by Us for insurance.
However, We will not pay for-

a. Loss or damage for which the manufacturer or supplier of the appliance/equipment is responsible whether by warranty or otherwise.
b. Loss or damage for appliance/ equipment which are older than 10 years as on the date of loss unless specifically accepted for coverage by Us and stated accordingly in the Schedule unless specified by You and accepted by Us.
c. Cost of transport of the damaged appliance / equipment to the repair shop and back to the Dwelling.

Basis of indemnity:
It is a condition under the Policy that the appliances /equipment are declared for insurance for their replacement value by similar new items.
In case the affected appliance/equipment can be repaired We will pay the actual cost of repairs subject to Our maximum liability being the Sum Insured for the said appliance/equipment. If the cost of repairs exceeds the Market Value of the appliance/equipment as on the date of loss or if the appliance/equipment item is totally damaged or destroyed We will pay its Market Value as on the date of the loss or Sum Insured of the affected appliance/equipment as specified in the Schedule, whichever is less Subject otherwise to the coverage, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon

Section 4: Garden Cover

We will pay You, subject to Sum Insured and Deductible for this cover as mentioned in the Schedule, for the loss or damage to the Lawn Belongings, trees, shrubs or plants, while in open and within the boundaries of the Dwelling, arising during the Policy Period due to operation of perils insured.
"Lawn Belongings" for the purpose of this cover shall mean furniture, swings, statues, fountain and machines & equipment used in the development and maintenance of the garden
Exclusions: We will not pay for-

a. Loss or damage caused by animals, wildlife, birds, insects, vermin, fungus or frost.
b. Natural decay of Trees, shrubs, plants or lawns
c. Mechanical and/or electrical breakdown to any item

Subject otherwise to the coverage, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon

Section 5: Home Contents- All Risk cover

By way of this cover, the General Home Contents covered hereunder are covered against all loss or damage due to and resulting from an Accident subject, however, to the general exclusions as applicable under the Policy.

Exclusions: (In addition to the general exclusions)

1. Loss or damage to the Contents on account of-
2. Mechanical and/or electrical breakdown to any item
3. Loss of Valuables on account of theft, unless specifically covered
4. Loss or damage to the General Home Content on account of-

- Its own fermentation
- Breakage, cracking or scratching of Crockery, Mobiles, Cameras, Binoculars, Sculptures, Curios, Paintings, works of art, Musical instruments, Toys, Sports gear, items of glassware unless specifically covered

Subject otherwise to the coverage, exclusions, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon. Home Content- All Risk Cover is independent of Break- in Cover and vice versa.

For instance- if an insured opts for Section 5: Home Contents – All Risk Cover in the policy, Break in Cover shall not be opted in the policy and vice versa.

Section 6: Loss Of Contents Whilst In Transit

We will pay, subject to the Sum Insured and Deductible for this cover, for loss of, or damage to the Contents of the home building whilst in transit from the home building to any new accommodation within India during transit by air, rail or road on account of an Accident. This cover shall be valid up to such time as the insured property reaches the alternative accommodation, including customary transhipment, if any.

Provided that,

1. The transit should commence within the Policy Period.
2. Coverage does not attach for more than three transits to more than one new accommodation during the Policy Period.
3. All such transits will be covered for a span of maximum 30 days only.

It is Your duty to provide prior written notice of the transit of Contents of the Dwelling insured being undertaken to Us, citing details of mode of conveyance, nature of packing, and other relevant details (including Lorry Receipt No./Airway Bill, etc. as may be applicable), prior to commencement of such transit.

We will however not pay for loss or damage solely attributable to insufficiency of packing.

Subject otherwise to the coverage, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon

Section 7: Loss Of Cash Whilst In Transit

We will pay, subject to the limit per transit and the overall limit for all transits during the Policy Period and Deductible for this cover as specified in the Schedule, for loss of money in coins and/or notes by reason of, Hold up, robbery or theft while such money is in Your possession and is being conveyed by You to Your home building from Your bank(s) or ATM, as the case may be.

Provided that, this loss should occur within 6 hours from the time of withdrawal of money from Bank/ ATM. It is Your duty to inform the Police as soon as possible following the loss of money covered under this cover and obtain a First Information Report.

For the purpose of this extension, the term "Hold up" means when You are threatened by any weapon and there exists a possibility of actual physical harm to You.

Subject otherwise to the coverage, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon

Section 8: Cover For Specified Articles

We will pay You, subject to the Sum Insured and Deductibles for this cover, for loss or damage on account of an Accident to the items with individual values as specifically mentioned in the Schedule, whilst being carried as personal baggage outside the insured home building. We will however not pay for-

a. any mechanical &/or electrical breakdown of the insured items, **b.** loss or damage to items in personal baggage caused by or arising from the leakage, spilling or explosion within such personal baggage.

8.1 Basis of indemnity:

1. For items other than Valuables and Fine Arts

Where damage to an insured item can be repaired, We will pay the actual cost of repairs. If the cost of repairs exceeds the Market Value as on the date of loss, or if the item is totally damaged or destroyed, We will pay the Market Value of the item as on the date of the loss.

2. For Valuables

We will pay the Market Value of such items. Our liability in so far as it relates Valuables excluding precious stones shall be limited to Market Value of the metals only. We will however not pay for any additional value in the form of expenses for making, decorating or any other incidental charges incurred for Valuables thereon.

All declarations of Valuables of individual value over Rs. 50,000/-, and all precious stones irrespective of their value, must necessarily be accompanied by a Valuation certificate from a professional valuer.

3. For Fine Arts

Where damage to an insured item is partial in nature and can be repaired, and the insured item can be restored, We will pay the actual cost of repair/ restoration. If the cost of repair/restoration exceeds 75% of the agreed value, We will consider it as a case of total loss. In case of total loss of fine arts, We will pay the Sum Insured as specified in the Schedule. All fine arts of individual value above Rs. 25,000/-, must necessarily be accompanied by a Valuation certificate from a professional valuer.

4. Pair & Set

where any item insured consists of articles in pair or set, Our liability in respect thereof shall not exceed the proportionate value of any particular part or 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.

Subject otherwise to the coverage, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon.

Section 9: Personal Liability

We will reimburse You, subject to the limits of liability for this cover, those sums that You become legally liable to pay, including litigation expenses (if incurred with Our prior written consent), on account of/ due to the following event as specified below, occurring in the home building:

1. Death or bodily injury to any person other than You or Your Family due to the Accident
   - covers legal compensation and litigation expense on account of death or bodily injury to third party except
   - covers medical expense for resident employees/domestic staff in case bodily injury/death occurs- o within the scope of employee's employment with the insured; And o the employee is not eligible to receive workers compensation
2. Damage to property of any person other than You or Your Family or Your resident employees/domestic staff due to the Accident.

Family consists of the proposer and any one or more of the family members as mentioned below:

- Legally wedded spouse
- Parents and Parents-in-law
- Children (i.e. naturally or legally adopted)

We will however not pay for-

If death/bodily injury of third party damage is caused by accident directly attributable to-

- The person in question, in case of death/bodily injury, or the insured/family/domestic staff, in case of third party damage is under the influence of drugs, alcohol or any form of intoxication.
- Any action for damage in a court of law outside the Jurisdiction of India
- Any agreement unless liability would have applied otherwise
- Any wilful or malicious act
- Transmission of any communicable disease by You or any member of Your household

Here, residence employee or domestic staff means an employee/worker whose duties are related to the insured residence premise.

The above referred liability shall be limited to the Sum Insured for any one Accident or series of Accidents arising from any one event or cause, and for all Accidents during the Policy Period.

Section 10: Theft Cover For Valuables

By way of this cover, we will cover theft of valuable contents from home building.

Subject otherwise to the coverage, Deductible, terms and conditions and the claims procedure as incorporated in the Policy and endorsed hereon.

Section 11: Break-In Cover

It is hereby declared and agreed subject to the terms, conditions and exclusions herein contained or otherwise expressed herein to indemnify the insured for any loss and/or damage caused by break in, burglary and/or attempted break in/burglary, to the insured's contents (as specified in Policy schedule).

"Burglary" means any theft following upon actual forcible and violent entry of and/or exit from the premises by the person or persons committing such theft and includes housebreaking. **The Company's liability under this benefit is limited as follows:**

a. For damage due to burglary shall be extended to the amount actually payable for repair or replacement of locks, damage to door, or windows, if any

b. This coverage towards jewellery, gold ornaments, silver articles and precious stones is only against burglary inside the home premise and does not cover theft

c. Insurance for jewellery, gold ornaments, silver articles and precious stones will be applicable to insured and insured's immediate family member, shall also extend to cover such items whilst kept stored in Bank vault/s. As regards jewellery, gold ornaments, silver articles and precious stones of individual value greater than Rs. 1,00,000/-, insurance cover shall only obtain if all such items have been specifically declared by the insured, and noted by the Company, in the prescribed form.

Family, Family Member, means You, Your spouse, Your children, Your parents, and any other person who normally reside with You and is related to You by blood, marriage or adoption.

For settlement of claims under this benefit, the value of the jewellery, gold ornaments, silver articles and precious stones kept in the Premises, as also stored in bank vaults issued to insured and its immediate family members, shall be collectively taken into account for application of condition of average, subject to a deductible excess as mentioned in the schedule.

The Company's liability for any claim for loss or damage shall be limited to the inherent value of the metal or precious stones only, as the case may be, and will exclude any additional value added thereon.

d. The Company's liability shall be subject to a deductible excess of an amount as specified in the Schedule to the policy, for any and all claims arising in a particular year.

The Company's liability under this benefit shall not exceed the sum insured as specified in the Schedule to the policy

11.1. Exclusions applicable

The Company shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by any insured in connection with or in respect of:

- Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or person loss and/or insured's domestic staff direct and / or indirect involvement in the actual or attempted burglary;
- Any loss or damage to, or on account of loss of, livestock, motor vehicles, pedal cycles, money, securities for money, stamp collection, coin collections, curios, sculptures, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, rare books, documents of any kind, ATM debit or credit cards (unless previously specifically declared to, and accepted by, the Company);
- The loss or damage occurring while insured's Premise is unoccupied, for a period of more than 30 days consecutively, unless insured declares the unoccupied period to the insurer and takes an acknowledgement or the same is specified in the schedule by insurer.
- Loss or damage to any property illegally acquired, kept, stored , or property subject to forfeiture in any manner whatsoever;
- Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- Any loss or damage to general contents on account of theft, unless specifically covered.

"Theft" means an act in which property belonging to insured is taken by 3rd party without Insured's consent.

11.2. Additional Covers

In consideration of Insured having paid extra premium it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, this cover is extended to indemnify the Insured against the ....

Students Contents:

We will pay up to 25% of the value of Home Contents shown in Your Policy schedule in respect of loss or damage due to fire, burglary & theft to a family member's Home Contents whilst living away from Home Building and situated in a Residence anywhere in India for full time education.

Security upgrade:

We will pay up to Rs.50,000 to upgrade the security system including alarms and locks following a burglary occurrence at Your Home Building that results in a valid burglary & theft claim under this policy.

Precautionary Repairs:

After a loss covered by this Policy, We will pay the reasonable expenses up to Rs. 100,000, You incur for necessary repairs to protect Your Residence against further loss. These payments do not increase the amount of Your cover.

Section 12: Recreational Bicycle Cover

A. Basis of Cover

The Company will indemnify the Insured against:

1. The repair or replacement costs in respect of the Bicycle owned by you or your family caused by any unforeseen and sudden physical loss (except a cause specifically excluded), provided that the liability of the Company in respect of any one Bicycle in any one Policy Period will not individually or in the aggregate exceed the limit of the Sum Assured set against such item in the Schedule, and
2. All sums that the Insured may become legally liable to pay as litigation expenses (defence costs if incurred with the Company's prior written consent and, if ordered, claimant's costs) and compensation in respect of accidental damage to property in which the Insured or the Insured's Family has no interest, or accidental subject to a limit of Rs.30,000/- for any and all claims in any one Policy Period.
3. Here bicycle means pedal cycles, tricycles, scooters (other than falls under Motor Vehicle) or items of similar nature which are driven manually and are not motor or electrically driven.

B. Exclusions Applicable

The Company shall not be liable for and no indemnity is available hereunder in respect of:

a. any accident, loss damage or liability caused by or through or in connection with the use of any Bicycle for hire or reward or outside India

b. damage caused by over loading, strain or mechanical breakdown

c. loss of or damage to accessories by theft/Burglary unless the Bicycle is stolen at the same time

d. loss, damage or liability occurring whilst the Bicycle is being used for competition, racing or pace making.

C. Basis Of Loss Settlement

a. Where the Bicycle can reasonably be repaired or reinstated at a cost less than the replacement cost then, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event.

b. In the case of a total loss, the Company shall indemnify the Insured in respect of the replacement costs up to the limit of the Sum Assured set against such item in the Schedule.

D. Special Condition

If left unattended, the Bicycle must be properly locked and secured.

Section 13: Loss Of Documents Cover

This section provides for reimbursement of actual expenses incurred by the Insured for replacement of title deeds, Passport, Driving License, Work Permit, Residence Permit, or any other official identification Documents in case of loss on account of accident within India and while temporarily elsewhere in the world for not more than 90 days in the Policy Period limited to the Sum Insured shown in the Schedule to this Policy, following any loss or damage caused by -

1. Fire and Allied perils including earthquake, - as per the Clause B : Insured events
2. Burglary, housebreaking hold up including theft,
3. Robbery, waylaying, snatching away in accordance with the Table of Perils Covered and Exclusions in this Policy.

13.1. Exclusions applicable

1. Loss of the documents due to theft unless it has been reported to the police within 24 hours of the Insured / Insured Person becoming aware of the theft and a written police report being obtained in that regard.
2. Loss of the documents due to it being left unattended or forgotten by the Insured / Insured Person in a public place or public transport, hotel or apartment.
3. Loss or theft of the documents from a private place or from a private vehicle, unless it was located in a locked hotel room, apartment or locked vehicle, and forcible and violent entry was used to gain access to it.
4. Loss of the documents due to delay or confiscation or detention by the customs, police or public authorities
5. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

Section 14: Lock & Key Replacement

14.1. What We Cover

We will pay up to Rs. 25,000 for the cost of replacing the locks in a Residence listed on the Policy schedule if the keys to that Residence are lost or stolen. Or We will reimburse you up to Rs 25,000 the cost of replacing your home building keys which are lost or stolen. The covered cost is limited to the money you paid to a locksmith to produce a new key.

Lock Out Reimbursement:

We will reimburse up to a sum of INR 5,000 the cost of obtaining a locksmith if you are locked out of your home building or your vehicle due to theft of your keys.

Rental Car Reimbursement:

We will cover up to a sum of INR 5,000 the reasonable cost of a rental car if your vehicle keys are lost or stolen and it'll take 24 hours to retrieve it.

14.2. Specific Exclusions We will not pay for

1. Costs Other than those listed in the "What We Cover" section
2. Costs associated with lost or stolen keys for a Home Building other than your Insured Home Building
3. The cost to replace keys to your vehicles that you do not own for personal use

14.3. Coverage Conditions

For Claims, You must provide an official police report that indicates the incident happened within the covered time frame in order for Us to pay the claim unless You are legally incapable of doing so.

Duties after an accident or loss

1. You shall call Us at 1800-2666 or provide written intimation within 24 hours of discovering the loss to make a claim and obtain the proper forms and instructions.
2. You shall file a police report within 24 hours of discovering a covered incident.
3. You shall fill out and return any claims form and accompanying documents including police reports (where necessary) receipts for replacing locks and/or keys, and any other documents We may ask to provide;
4. The claim form and accompanying documents must be returned to Us within 3 days of making original claim.

Section 15: Personal Accident

Defination:

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 consecutive/uninterrupted 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 authorised 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. The term Medical Practitioner would include physician, specialist, anaesthetist and surgeon but would exclude the Insured Person and his/her Family Members.
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-** means with respect to the hand, severance of limb at or above the wrists, and with respect to the foot, severance of limb at or above the ankle
10. **Permanent Total Disablement-** subject to the terms, conditions, general exclusions stated in the Policy, to pay such Sum Insured, in the manner indicated below or as stated in Part I of the Policy, on the occurrence of any of the following losses, provided such losses to the Insured Person are total and irrecoverable losses which result solely and directly from an Injury, within twelve months from the date of Accident resulting in such Injury. Provided that the date of occurrence of the Accident falls within the Policy Period/Policy Year:
    - **a.** Loss of Sight of both eyes, or Physical Separation of two entire hands or two entire feet, or one entire hand and one entire foot, or of such Loss of sight of one eye and such Physical Separation/ Loss of one entire hand or one entire foot, then the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.
    - **b.** Loss of Use of two hands or two feet, or of one hand and one foot, or of Loss of sight of one eye and Loss of Use of one hand or one foot, then the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.
    - **c.** The sight of one eye, or of the Physical Separation of one entire hand or one entire foot, then fifty percent (50%) of the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.
    - **d.** Total and irrecoverable loss of use of a hand or a foot without physical separation then fifty percent (50%) of the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.
    - **e.** If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured Person from engaging in any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.

11. **Temporary Total Disablement-** means such loss caused to the Insured Person, which results solely and directly from an accidental Injury sustained within the Policy Period/Policy Year, and completely incapacitates the Insured Person from engaging in any employment or occupation of any description whatsoever which he/ she was capable of performing at the time of Accident resulting in such Injury, the Company hereby agrees, subject to the terms, conditions and general exclusions stated in the Policy, to pay a sum as stated under Temporary Total Disablement, in the Schedule to this Policy per week, for such time period for which the Insured Person is totally disabled from engaging in any employment or occupation of any description whatsoever. Provided that the compensation payable under this Benefit shall not be payable for more than 104 weeks or as stated in the Policy schedule in respect of an Injury, calculated from the date of commencement of disablement, provided that the date of occurrence of the Accident falls within the Policy Period/Policy Year. However the Company's liability for payment of all claims under this benefit in aggregate for Policy Period/Policy Year in no case shall exceed the Sum Insured as stated under the Schedule as applicable to such Insured Person.
12. **Child-** means dependent child/children including adopted and step child/children of the Insured Person between Ages two (2) years and eighteen (18) years (twenty three (23) years if attending as a full time student in an accredited Institution of Higher Learning) who are unmarried,, and receive the majority of maintenance and support from the Insured Person.
13. **Reasonable and Customary Charges-** 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 illness / 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-** shall mean any increase in the Sum Insured / Mallus granted by the insurer without an associated increase in premium.

15.1. Coverage

What is covered

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
2. Any Act of Terrorism is covered.

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, 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
   - **a.** Committing or attempting to commit suicide or intentional selfinjury
   - **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.	Loss of sight (both eyes)	100
	Loss of two limbs	100
	Loss of one limb and one eye	100
3.	Loss of a hand	50
	Loss of a leg	50
	Loss of sight of one eye	50

4.	Permanent Total and absolute disablement	100
5.	Loss of toes-all	20
	Great-both phalanges	5
	Great-one phalanx	2
	Other than great, if more than one toe lost each	1
6.	Loss of hearing – both ears	75
	Loss of hearing – one ear	30
7.	Loss of four fingers and thumb of one hand	40
8.	Loss of four fingers	35
9.	Loss of thumb - both phalanges	25
	Loss of thumb - one phalanx	10
10	Loss of index finger - three phalanges	10
	Loss of index finger - two phalanges	8
	Loss of index finger - one phalanx	4
11.	Loss of middle finger - three phalanges	6
	Loss of middle finger - two phalanges	4
	Loss of middle finger- one phalanx	2
11.	Loss of ring finger - three phalanges	5
	Loss of ring finger - two phalanges	4
	Loss of ring finger - one phalanx	2
12.	Loss of little finger - three phalanges	5
	Loss of little finger - two phalanges	4
	Loss of little finger - one phalanx	2
13.	Loss of Metacarpus - first or second (additional)	3
	Loss of Metacarpus - third, fourth or fifth (additional)	2
14.	Any other permanent partial disablement	% as assessed by Medical Practitioner
15.	Temporary Total disablement benefit at the rate per week	1% (one percent) or Rs. 25,000/-(Rupees twenty five thousand) whichever is lower.

15.2. Additional Benefit

	Cover	Benefit In Additional To Capital Sum Insured
1.	In the event of death of the insured due to Accident, Company will reimburse the expenses incurred for transportation of Insured's dead body to the place of residence from the place of death in India subject to the sum insured or the actual cost incurred whichever is less.	2% (two percent) of Capital Sum Insured or Rs.2,500/- (Rupees two thousand and five hundred) whichever is lower
2.	This add-on covers the loss/damage of clothes as a result of an Accident subject to sum insured for this add-on.	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.	Children's Education Grant- In the event of Death or Permanent Total Disablement of the Insured due to accident, this add-on entitles the Insured's dependent children for the amount as mentioned in Part I of the Policy as education grant.	10% (ten percent) of Capital Sum Insured
5.	Loss of Job - In the unfortunate event of loss of job to the Insured, as a result of an injury sustained due to Accident during the policy period, this add-on provides the Insured with an amount as specifically stated in the Schedule subject to the sum insured for this add on. Provided that injury sustained should result in disablement rendering the Insured unfit for job.	25% (ten percent) of Capital Sum Insured

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:- **a.** The costs incurred by Insured Person to undergo a rehabilitation programme to adjust to Injuries sustained **b.** Any costs incurred for the modification of his/ her house or vehicle that is required as a result of the Injuries sustained Provided that the Insured Person obtains Our consent before undertaking any rehabilitation programme or carrying out any modification in his/ her house or vehicle.	Upto 10% (ten percent) of Capital Sum Insured or Rs.50,000/- (Rupees fifty thousand) whichever is lower

15.3. Special Provisions

Any special provisions subject to which this policy has been entered into and endorsed in the policy or in any separate instrument shall be deemed to be part of this policy and shall have effect accordingly.

15.4. 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.

In the event of a claim under Personal Accident Section, below procedure to be followed:

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy:

a. The Insured shall give immediate notice thereof in writing to the Company.

b. The Insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing as per the claim form and any other material particular, relevant to the making of such claim.

c. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.

15.5. Mandatory Documents

a. Death:

1. Completely filled PA claim Form with Company Stamp & Covering Letter from Employer
2. Attested Copy of FIR
3. Attested Copy of PM Report
4. Attested Death Certificate
5. Attested Spot Panchnama (In case of spot accidental death)
6. Attested Inquest panchnama (in case of spot accidental death where dead body shifted to hospital without informing to police - In case of panchayat)
7. Attested Railway Police Panchnama and attested Railway station master report (In case of railway Accident)
8. Certificate from State electricity board, Electricity Board's Panchnama (Optional) in case of Electrocution
9. The Forensic Science Laboratory (FSL) Report (If recommended in PM Report) in case of Snake Bite/ Poisonous Animal Bite

b. Permanent Total Disablement:

1. Completely filled PA claim form with Company Stamp & Covering Letter from Employer
2. Attested Copy of FIR. (If reported to police authority)
3. Disability Certificate (Authorised by medical officer/civil surgeon of civil hospital / govt. hospital of the district / units concerned, stating percentage of disablement)
4. Reports like X-rays, etc essential for confirmation of the type and percentage of disability
5. Letter from the Employer stating the Description of accident.
6. Colour photograph of the injured reflecting disability.
7. Original medical bills with prescriptions/treatment papers. (If medical benefits are covered)

c. Temporary Total Disablement:

1. Completely filled PA claim Form with Company Stamp & Covering Letter from Employer
2. Medical Certificate (Medical Practitioner's certificate confirming injury and advising rest/ unfit to work for specified number of days. fitness certificate from treating Doctor).
3. Attested copy of FIR. (If reported to police)
4. Leave certificate from the employer.
5. Original Medical Bills with prescription, photocopy of Discharge Card, X-ray report in case of fracture or as the case may be. (Original medical bills required if medical expense is covered)

Section 16: Fixed Glass and Sanitary Fittings

16.1. Coverage

What is covered

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 -

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.

What is not covered

We will not be liable for

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.

16.2. Special Provision

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 17: Pet Cover

A. Basis of Cover

A domesticated animal is a pet 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 liability of the company will be up to the limit of sum insured set against this cover in schedule.

Here, domesticated animal or Pet means any species of dogs and cats that have been selectively bred and genetically adapted so as to live and breed in a tame condition, over generations to live along side humans. Pets of Indigenous Origin, Cross-bred and Exotic breeds are covered under the policy.

We will cover:

1. **Veterinary expenses-** if Your pet is injured as a result of an accident inside the home premise, 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. Here Family, Family Member, means You, Your spouse, Your children, Your parents, and any other person who normally reside with You and is related to You by blood, marriage or adoption. Here **Veterinary expenses** means the standard, customary and reasonable sums incurred to treat an incident suffered by Insured Dog and normally charged by a Vet practicing in the area in which the Insured Dog suffers the Incident, including but not limited to any consultation, examination, advice, test, diagnostic procedure and/or any medication or therapy legally prescribed by a Vet.
2. **Death of Your pet-** if it dies as a result of robbery, dacoity or terrorism in Your Home or as a result of an accident inside the home premise 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. The Company shall pay an amount up to INR 5,000 for costs incurred towards burial or electric cremation of the Insured Pet at specified facilities on submission of proof of burial/cremation, and death certificate / post-mortem report signed by a Veterinary Doctor.
3. **Theft of the pet** from Your Home premise. The Company will pay up to:

- 25% of the Sum Insured or INR 25,000, whichever is less, in the event that the Insured Pet is lost or stolen (ie, for at least 5 continuous days during the Policy Period), towards the cost of advertising locally (provided that such advertisement is permitted in the Insured's locality and has intimated the Company prior to advertising), and for offering a reward for the recovery of the Insured Pet.
- The Company will pay the Insured Dog's valuation at the time of purchase/adoption, upto the Sum Insured, in the event that the Insured Dog is permanently lost or stolen (ie, for at least 90 continuous days provided the loss occurs during the Policy Period, and is not recovered despite the use of the advertising and offering a reward).
- "Theft is defined as the physical removal of anobject that is capable of being stolen with out the consent of the owner and with the intention of depriving the owner of it permanently."

4. Third party liability- The Company shall pay the Insured, if he/she becomes legally liable to pay for any bodily Injury or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the Policy Period involving Insured Pet. The Company shall indemnify the Insured for the Legal expenses and costs incurred by him/her for defending the Claims lodged against them, up to the limit specified in the Schedule.

B. Special Conditions

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, an immediate Police complaint has to be filed apart from a Veterinary Doctor's Certificate confirming the cause of death, unless otherwise agreed by Us.
4. No liability will attach unless

a. At the commencement of the insurance You are the sole owner of each pet. (Cover under this Section shall cease the moment You sell it or part with it permanently)
b. You, at all times, provide proper care and attention for each pet.
c. In the event of an accident, You immediately, at Your own expense, consult a qualified veterinary surgeon.
d. In the event of loss of a pet due to theft, You should lodge a complaint with the Police within 5 days and take all necessary measures to try to locate the pet.
e. Our liability shall be conditional upon Your warranty that at the commencement of this Policy, each Pet insured is of sound health and free from any illness, disease, lameness, injury or physical disability.
f. In any claim or in any action suit or proceeding to enforce a claim for death of a pet under this Section, the Insured has to prove that the death does not fall under any of the exclusions below and has to submit the Death certificate.

C. Exclusions applicable:

1. Charges in respect of euthanasia or post mortem.
2. Any animal in quarantine or shelter or not solely owned by You or Your Family.
3. Partial or total disabilities of any nature or any disease of the pet.
4. Intentional killing whether by or under the order of any government or public authority or any person or body having jurisdiction in the matter
5. Any medical expense in conjunction with castration, spaying of pet shall be excluded from the scope of cover.
6. Death directly or indirectly caused by, happening through or in consequence of:

a. Any surgical operation unless conducted by a qualified veterinary surgeon and certified by him to have been necessitated solely by accident and to have been carried out in an attempt to preserve the pet's life.
b. Malicious or wilful injury whether or not caused by the You or Your family.
c. Confiscation or requisition by or under the order of any government or public authority or any person or body having or claiming jurisdiction in the matter.

7. The Company will not be liable to pay any Claim under Third Party Liability directly or indirectly caused by, based on, arising out of or howsoever attributable to the following –

a. Compensation or legal costs if the injured third party is part of the Insured's Family, lives in Insured's residence or is paid to look after the Insured Pet or is paid to train the Insured Pet.
b. All Vets, Pet trainers, kennel employees, Pet breeders, Pet shop owners, where the incident has occurred in the course of conducting their profession/ occupation.

8. The Company will not be liable to pay any Claim under Lost and Stolen Cover directly or indirectly caused by, based on, arising out of or howsoever attributable to the following:-

a. Any reward given to: I, any person who lives with the Insured; or ii. anyone who was looking after the Inured Pet when it was lost or stolen; or iii. any person who stole the Insured Dog, or acted in collusion with the person who stole the Insured Pet.
b. Claim not supported by a signed receipt which shows the full name and address of the person who finds the Insured Pet
c. Claim not supported by a signed receipt which shows the full name and address of the insured in case of advertisement of the lost pet.

Section 18: Permanent Relocation Cover

In case of a total loss Occurrence at Your premise triggered by an Insured Event (Clause B) where post the loss You may opt not to exercise Your right to reconstruct/reinstate the damaged structure or retain the damaged dwelling. Instead You opt to permanently relocate and abandon the Premise to Us , including vesting Us all rights Your appurtenant thereto including the right to Reconstruct the same, in which case the amount payable shall be as per the limit specified in the Schedule including the land cost.

Section 19: Tele - Consultation

Subject to the Policy terms, conditions, exclusions and specified limits, the Company shall arrange Tele-Consultation services for the Insured Person(s). This service shall involve consultation with a qualified Medical Practitioner through audio, video, chat, or mobile application, and shall be available only in respect of bodily injury arising out of an accident at the Insured Premises due to insured peril, or due to Personal Accident cover (Section 15) of the Policy. The service will be provided through the Company's designated platform, available, and the number of consultations shall be restricted as per the Policy Schedule. Any further consultation, treatment, diagnostic tests, or medication costs shall be borne by the Insured unless otherwise covered under the Policy.

It is clarified that this benefit is ancillary in nature and intended only for initial medical guidance following an accident, and shall not substitute physical consultation with a registered medical practitioner. The Insured Person may choose whether or not to act upon the advice provided, and the Company acts solely as a facilitator without responsibility for any outcome, diagnosis, or treatment advised by the medical practitioner. This benefit shall not apply to routine health issues, preventive care, or non-accident-related conditions, and any misuse or utilisation beyond specified limits shall not be admissible.

Basis Of Claim Settlement

1. On Ready Reckoner basis, amount payable would be the Ready Reckoner for Property Tax and Stamp Duty purpose issued by the Revenue Department of the State Government for the locality in which the structure is situated as on the date of loss less the reinstatement cost or sum insured specified in the schedule whichever is lower.
2. On Registration value basis, the amount payable would be the Registration value of the Sale deed agreement value of the property less the reinstatement cost or Sum insured specified in the schedule whichever is lower

Additional Benefits Under The Policy

1. Pest Control

We at Your request will provide You the pest control services from Our authorized service provider, once after every three years of continuous engagement with Us, subject to a limit as specified in Schedule.
For instance, if a customer purchases annual policy from us in the year 2021, on completion of 3 consecutive years i.e. in the year 2024, the customer will become eligible for this service. Likewise in case the customer purchases long term policies, once every 3 completed years with us, the customer will become eligible for this service. On the request of the customer, we will provide the customer one time pest control from our authorized service provider. The customer need not to pay anything to the service provider or to us for this service.

2. Fire Hazard / Electrical Hazard Inspection/ Structural Stability Inspection

We at Your request will provide You in availing the benefit Fire Hazard Inspection or Electrical Hazard Inspection or Structural Stability Inspection services from Our authorized service provider, once after every 5 years of continuous engagement with Us during the Policy Period, subject to a limit as specified in Schedule. For instance, if a customer purchases annual policy from us in the year 2021, on completion of 5 consecutive years i.e in the year 2026, the customer will become eligible for this service. Likewise for long term policies, once every 5 completed years with us, the customer will become eligible for this service. On the request of the customer, we will provide the customer one time service from our authorized service provider. The customer need not to pay anything to the service provider or to us for this service

PART III Of The Policy Standard Terms and Conditions

1. Your Obligations

1. Make true and full disclosure in the proposal and related documents

a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.

b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.

2. Obligation to take care

You must:

a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.

b. take care to prevent theft, loss or damage to Your Home Building and Home Contents.

c. ensure that unauthorized persons do not occupy Your Home Building.

3. Inform change in circumstances

a. You change Your address

b. You make any addition, alteration, extension to the structure of Your Home Building
c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You
d. You change the use of Your Home Building

4. Allow inspection and investigation of claim

You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.

5. Make true statements and full disclosure in the claim and related documents

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim.
We may also cancel Your policy.

2. Renewal of Policy

1. End of Policy

This Policy will expire at the end of the Policy Period.

2. Renewal Is Not Automatic

We may seek relevant information from You for the purpose of renewal.We can reject Your renewal only on grounds of mis- representation, non- disclosure of material facts, established fraud or non-co-operation on Your part.

3. Application For Renewal

If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

3. Cancellation and Termination of Policy

1. Cancellation By You At Any Time

You can cancel the policy at any time during the term, by informing Us.

2. Cancellation By Us

a. We will not cancel the Policy during the policy period The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.
b. We shall –
1. refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
2. refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

3. Automatic Termination Of The Policy

This Policy will automatically end in the following cases:
a. Destruction of Your Home Building:
This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.
You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.
b. Exhaustion of Sum Insured:
If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.
c. Change of use of Your Home Building or Home Contents:
The Policy will end
1. if You change the use of Your Home Building from personal residence to any other purpose, or
2. if You use any item of Home Contents for use that is not personal.

d. Sale of Your Home Building or Home Contents:

This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.

e. Effect of death

In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

4. Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. Immediate Notice To Us

a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.

b. You can give notice to any of Our offices or call-centres.

c. You must state in this notice

1. the Policy Number
2. your name
3. details of report to the police that You made
4. details of report to any Authority that You made
5. details of the Insured Event
6. a brief statement of the loss
7. particulars of any other insurance of Your Home Building or any of Your Home Contents
8. details of loss or damage under any Optional Cover or Add-ons,
9. submit photographs of loss or physical damage, wherever possible

2. Steps To Prevent Loss And Damage

a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.

b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,

1. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim
2. You must not wash or clean, or remove any damaged item
3. Debris, except for any urgent necessity you must not carry out repairs, unless such repairs are urgent and You cannot contact Us

3. Immediate Notice To Authorities

a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/landslide/ rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.

b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. Submit Claim

a. Claim form:

1. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
2. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

c. The Company shall, subject to the terms and conditions of this Policy, reimburse you for the costs incurred or facilitate Cashless Services, wherever applicable, through our empaneled service providers only. The facility of Cashless Services shall be at the sole discretion of the Company and shall be subject to availability.

5. Establish Loss

a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.

b. When We request,

1. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
2. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
3. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.

6. Fraudulent Claim

If You, or anyone on Your behalf, make a false or fraudulent claim , or support a claim with any false or fraudulent statement or documents:

1. We will not pay,
2. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
3. We can also inform the police, and start legal proceedings against You.

7. Other Insurance

a. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

b. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

c. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies. However, if the insured property is hypothecated to any bank, other lending or financial entity then this/Contribution clause is not applicable.

d. We will ensure that Our actions do not impose any liability on You.

8. Recovery Action By Us

a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right. We can do this

1. without seeking Your consent
2. in Your name
3. whether or not Your loss has been fully compensated

b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.

c. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Changes To Covers

a. You can choose to make changes to the covers of this Policy as may be permitted by Us, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.

b. This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

Waiver Of Underinsurance

Underinsurance does not apply to the **Complete Home Protect Policy**. Thus, if Your Sum Insured calculated on the basis of the information that You provided, is less than the actual value at risk, the difference will not affect the amount We pay.

Other Details

1. Notices

a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.

b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.

2. Nomination For This Policy

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the

Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website:

3. Applicable Law And Jurisdiction

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
(Applicable to commercial entities only)

Claim Clause/ Settlement of Claim

1. Claim Intimation

Connect with us via: Toll-free no.: 1800 2666,
Email ID: customersupport@icicilombard.com, on our website: https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx
Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

2. File an FIR

In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.

3. Surveyor Appointment

Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim

4. Documents

submit documents to the assigned CSM/Surveyor.
List of documents which are necessary and relevant to the claim are as below:

1. Claim bill / Claim Form duly filled up
2. Photographs / Video of damaged property/item under claim
3. Document/s in support of admissibility of the claim, for instance, Service Engineer's Report, Fire Brigade Report, etc.
4. FIR / Final Police investigation report wherever applicable
5. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.
6. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim
7. Offer for retention of salvage, if any
8. KYC / NEFT Details as per AML guidelines
9. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate
10. Any other document which may be specified by the surveyor post completion of initial survey

5. Assessment Approval

Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor

6. Salvage

The amount that is assessed which the damaged asset will fetch in the open market (wherever applicable).

7. Turnaround Time (TAT)

Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report (This condition will not apply in case of policies issued on the property/building on reinstatement value basis).

Risk Assessment and Mitigation Services Subscription Assistance

The Company will assist in risk assessment and mitigation services through service providers as part of our commitment to provide comprehensive support to our valued customers and manage the underlying risks. These services may be subject to the terms and conditions as provided by the service providers during the term of the policy. The Company shall not be held responsible or liable for any act/error/omission or for quality of services provided. The services procured by the Insured from service providers shall be at their own risk and liability.

Grievances

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section “Grievance Redressal” on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre (IGCC) at their toll free no. **1800 4254 732 / 155255**.
You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdaindia.org, or on the Company’s website at **www.icicilombard.com.**

Insurance Ombudsman

The details of Insurance Ombudsman are available below:-

	Name of Office of Insurance Ombudsman	Territorial Area of Jurisdiction
1.	AHMEDABAD Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
2.	BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
3.	BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
4.	BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email:bimalokpal.bhubaneswar@cioins.co.in	Odisha
5.	CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh
6.	CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
7.	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A,Universal Insurance Building,Asaf Ali Road, New Delhi – 110 002 Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh

8.	ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338, Fax: 0484 - 2359336 Email: **bimalokpal.ernakulam@cioins.co.in**	Kerala, Lakshadweep, Mahe-a part of Puducherry
9.	GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road,Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: **bimalokpal.guwahati@cioins.co.in**	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
10.	HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: **bimalokpal.hyderabad@cioins.co.in**	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11.	JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,Jaipur - 302 005 Tel.: 0141- 2740363/2740798 Email: **Bimalokpal.jaipur@cioins.co.in**	Rajasthan
12.	KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Fax : 033 - 22124341 Email: **bimalokpal.kolkata@cioins.co.in**	West Bengal, Sikkim, Andaman & Nicobar Islands
13.	LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: **bimalokpal.lucknow@cioins.co.in**	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14.	MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: **bimalokpal.mumbai@cioins.co.in**	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane)
15.	NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: **bimalokpal.noida@cioins.co.in**	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur
16.	PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: **bimalokpal.patna@cioins.co.in**	Bihar, Jharkhand.

17.	PUNE Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)
18.	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai M/East, M/West, N, S and T

Information About Us

Address: **ICICI Lombard General Insurance Company Limited**
ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025
Web: www.icicilombard.com
Email:customersupport@icicilombard.com
Customer Service: 18002666

Standard Special Clause

Agreed Bank Clause

If You have mortgaged, hypothecated or created any security over Your Home or any of its Contents in favour of a Bank, and the Bank has an interest in the Policy, the name of such Bank will also be shown in the Policy Schedule under the title
'Agreed Bank Clause'. If You choose to add the name of such Bank at any time during the Policy Period, this will be shown as an Endorsement.
Under this Clause You agree as follows:

1. We shall pay to the Bank the entire amount that We are liable to pay under this Policy. Such Bank will receive it for its own demand, and as agent for any other person interested in the amount.
2. When We pay the amount to the Bank, Our liability under this Policy will be discharged, and will be binding on all of You and all persons named as the insured.
3. Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.
4. Any settlement or compromise that We make with the Bank will be binding on You and all persons named as the insured. However, such settlement or compromise will not affect the rights of the Bank to recover any amount from You or any other person.
5. If You make any change in the use of Your Home or sell or transfer the Insured Property, such actions will not prejudice the interest of the Bank under the Policy and this clause, unless the condition has been broken by the Bank or its employees.
6. If You commit any act or omission that will increase the risk, the insurance cover will not be invalidated. However, the Bank shall notify Us of any change or ownership, or alterations and increase in risks as soon they become known to the Bank, and shall pay additional premium from the time of such change.
7. When We pay the amount to the Bank, We will become legally and automatically subrogated to all rights of the Bank to the extent of such payment. This will not impair or prejudice the rights of the Bank to recover any amount from You or any other person.

N.B : The Bank shall mean the first named Financial Institution/Bank named in the policy

Terrorism Damage Cover Endorsement (Material Damage only)

Insuring Clause

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism 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 inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

Losses Excluded

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. Loss by seizure or legal or illegal occupation
2. Loss or damage caused by:

a. Voluntary abandonment or vacation
b. Confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property

3. Loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment
5. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind
6. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind
7. Any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person
8. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile
9. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil
10. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder
11. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working,

12. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service
13. Loss or increased cost as a result of threat or hoax
14. Loss or damage caused by or arising out of burglary, house -breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism
15. Loss or damage caused by mysterious disappearance or unexplained loss
16. Loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health
17. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind

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 inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

Losses Excluded

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 20,000,000,000 per compound/Location whichever is lower.
In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Total Sum Insured as mentioned in the Policy Schedule or Rs. 20,000,000,000/- whichever is lower
In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 20,000,000,000. It the actual aggregate loss suffered at one compound/location is more than INR 20,000,000,000 the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

Excess*

Nature of Risk	Deductible (as a % of claim/ loss amount	Minimum Limit	Maximum Limit
Shops	1% of claim	INR 10,000/-	INR 500,000/-
Non – Industrial	1% of claim	INR 25,000/-	INR 1,000,000/-
Industrial	5% of claim	INR 100,000/-	INR 2,500,000/-

*Whichever is applicable

Add On Covers

It is further declared and agreed that the limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 20,000,000,000 whichever is lower. In respect of several insurance policies with in the same compound location or affected in the single event, the maximum aggregate loss payable per compound/location and or arising out of single event by any one or all insurers shall be INR 20,000,000,000

Mid ID Term Cover

In case the coverage under this endorsement is granted during the currency of the policy, no claims will he payable for loss or damage to property caused by an act of terrorism occurring during the first 15 (fifteen) days from the date of granting such cover.

Sanction, Limitation & Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Cancellation Clause

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.
If the cancellation is for any other purpose, refund of premium will only be allowed pro-rata basis.

Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.