PROSPECTUS FOR CLUB ROYALE HOME INSURANCE POLICY

ICICI Lombard brings you a policy that is specifically designed for the premium group, owners, directors and senior management. This innovative endeavor brings to you the flexibility for designing the policy as per your needs by allowing you to choose the covers that you may require to protect your property and manpower all with the convenience of a single policy.

The various covers that are offered by the product are outlined below along with the additional covers and Exclusions. For complete terms and conditions of the cover, please refer to the policy wordings available on request.

Covers are subject to a compulsory deductible (also referred to as 'Excess' which is broadly defined as the part of the loss that is to be borne by the Insured). The excess/ deductible may vary from cover to cover. It is advised that you contact your Insurance Advisor or the representative of the Company for more details.

Covers forming part of the policy

The Coverage under the policy has been divided under following sections.

S. No.	Interest Covered
Section 1	Building and contents
1 (a)	Home Buildings Cover
1(b)	Home Contents Cover
Section 2	Burglary & Theft
Section 3	Baggage
Section 4	Domestic Electrical and Electronic Appliances
Section 5	Fine Art and Valuables
Section 6	Liability
Section 7	Marine Transit
Section 8	Cash in safe
Section 9	Recreational Bicycle Cover
Section 10	Pet cover
Section 11	Personal Accident

Any two sections are mandatory i.e. the customer needs to opt for at least two sections to avail this policy.

Section 1: Building and Contents

To whom this Policy is issued and what it covers:

This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.

a. 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.

b. 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.

Which unexpected events are covered?

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 groundworks or excavations.
7.	Bush Fire, Forest Fire, Jungle Fire	-
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, Strike, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or 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	repairs or alterations in Your Home or the building in which Your Home is located, repairs, removal or extension of any sprinkler installation, or 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, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Home Building Cover

We cover:
1. physical loss or damage, or destruction of Your Home Building because of any Insured Event.
2. architect's, surveyor's, consulting engineer's fees, cost of removing debris.
3. Loss of rent and Rent for Alternative Accommodation, while Your Home Building is not fit for living following loss or damage due to an insured event, upto the extent declared by You and agreed by Us

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. It includes:

i. Fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings. ii. ii. 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,

iii. Any other structure shown in the Policy Schedule.

It does not include Contents of Your Home.

1. 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

i. Your Home Building is used as a holiday home, or for lodging and boarding, or ii. Your 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.

2. Sum Insured will be

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

c. Restored and at all times be maintained during the Policy Period to the full extent of the respective Sum Insured.

3. What We Pay

a. We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage.
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. the following expenses:
i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer; ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.

4. Loss of Rent and Rent for Alternative Accommodation:
In addition to what Clause C (5) (c) of this Section 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.

Home Contents 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 Section. Valuable Contents of Your Home are not covered under this Section unless You have purchased the optional cover for the Valuable Contents.

1. 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 Section.

f. Restoration of Sum Insured: Except as stated in Clause G (III) (b) of this Section, 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.

2. What We Pay

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

i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or

ii. pay You the cost of replacing that item with a same or similar item, or iii. 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.

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). If the Valuable Contents of Your Home:

i. are physically damaged by any Insured Event, We will pay the cost of repairing the item/s.

ii. are a Total Loss, We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s, subject to any limit for that/those item(s), or category or groups of items. 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.

Exclusions (What We do not cover) specific for covers under Section 1

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. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by overrunning, 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.
2. 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.
3. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
4. Loss or damage to any Insured Property removed from Your Home to any other place.
5. Any reduction in market value of any Insured Property after its repair or reinstatement.
6. 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.
7. Costs, fees or expenses for preparing any claim.
8. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever

Special Conditions Applicable to this Section in Addition to the General Conditions

I. Your Obligations

a. Make true and full disclosure in the proposal and related documents
b. Obligation to take care.
c. Inform change in circumstances

II. Renewal of this Section III. Automatic termination of Coverage under this Section IV. Claims Procedure for Section I

1. Immediate notice to Us
2. Steps to prevent loss and damage
3. Immediate notice to Authorities
4. Submit Claim
5. Establish Loss
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:

i. We will not pay,
ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
iii. 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.
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

i. without seeking Your consent, ii. in Your name, and

iii. 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 Section I of this 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.

Salvage

The amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount

Other Details I. 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.

II. 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: www.icicilombard.com

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

Other Additional Covers
Following additional covers are offered and Your excess applies to these covers unless stated otherwise.

1. Alternative Accommodation
2. Business Equipment
3. Data Replacement
4. Food Spoilage
5. Landscaping
6. Lock Replacement
7. Loss of Passport, Driving License, Work Permit, Residence Permit, or any other official identification document
8. Precautionary Repairs
9. Property of Domestic Staff and Guests
10. Property Removal for Safekeeping

Section 2: Burglary & Theft

We will pay You for the loss and damage caused by **Burglary** or **Theft** including **Larceny** and/or attempted **Burglary** or **Theft** including **Larceny** to:

a) **Your Home Building** subject to a maximum payment of 10% of the **Sum Insured** or Rs.50,000/- whichever is less, and/or
b) **the** Home Contents of Your Home Building **up to the** Sum Insured

Exclusions:

We will not make any payment under this cover

a) If the loss or damage occurs while **Your Home Building** is **Unoccupied** unless informed to Us at the time of applying for insurance or prior to premises being **Unoccupied** signified by an endorsement on the **Policy** by or on behalf of **Us**.

b) If **You** and/or **Your Family** and/or **Your Domestic Staff** are directly and / or indirectly in any way involved in or concerned with the actual or attempted **Burglary, Theft** and **Larceny**

c) For any interest in the property insured which has come into existence subsequent to this **Policy** having come into effect in excess of what is provided under this section.

d) For loss or damage to personal money, jewellery and valuables due to **Larceny**.

e) For any loss or damage caused by use of the key to the insured premises or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.

f) For any loss or damage to livestock, motor vehicles, business books, documents of any kind, ATM or credit cards.

g) For any loss or damage while **Your Home Building/Residence** is undergoing any renovation during **policy period** unless notification of renovations and/or vacation is given to **Us. We** reserve all of our rights under the **Policy** to either charge You additional premium or refuse to cover any loss relating to such renovations and/or vacation of the **Home Building/Residence**.

Additional Covers:

1. Students Contents

2. Contents at a Residence not listed on the Policy schedule
3. Security upgrade
4. Items in storage
5. Newly Acquired items

Section 3: Baggage

We will indemnify You for the Theft or accidental loss, damage or destruction anywhere in the world of personal baggage accompanying and belonging to You and/or Your Family on a trip undertaken outside of the municipal limits of the village, town, or city, in which You and/or Your Family ordinarily reside.

We will also indemnify You for expenses incurred by You, whilst *You* and/or Your Family is on a personal trip, for contingency purchases occasioned by covered loss of baggage, subject to maximum of 25% of Baggage Sum Insured.

Exclusion:

We will not make payment to **You** under this Cover:

a) For loss, damage or destruction:

i) due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise to any item of a fragile or brittle nature (whether part of the item lost, damaged or destroyed or otherwise) unless the loss, damage or destruction is caused by an accident involving the mode of transport of such item;

ii) to any item of a perishable and/or consumable nature; iii) to any item being conveyed by any carrier under a contract of affreightment; iv) to any loose item (including clothing) being worn or carried about during the trip;

v) of any electrical item caused by misuse, use other than in accordance with the manufacturer's recommendation, defect, excessive pressure, short circuiting, arcing or by the effects of electricity from whatever cause (including lightning);

vi) of any money, securities, stamps, business books or documents, jewellery, watches, furs, precious metals, precious stones, gold or silver ornaments, travel tickets, cheques and bank drafts;

vii) to personal baggage that is not within the care, custody or control of **You** and/or **Your Family;** viii) to personal baggage caused by rat, fungus, insects or vermin ix) caused by or arising from the leakage, spilling or explosion of liquids, oils or similar materials, or articles of a dangerous or damaging nature.

b) For the loss of personal baggage from a car unless such loss occurred by violent and visible means from an enclosed saloon car that had its windows closed and locked and other security devices, if any, properly applied.

c) For more than the sole value of an item comprising part of a pair or set, without reference to any special value which such item may have had as a part of such pair or set and not more than a proportionate part of the value of the pair or set.

d) The first ‘1000 of each and every claim under this Benefit.

Section 4: Domestic Electrical and Electronic Appliances

Covers **You** against repair costs (both parts and labour) occasioned by the unforeseen and sudden mechanical and/or electrical breakdown of **Your** domestic electrical and electronic appliances specified in the **Policy schedule.**

Exclusions:

We will not make any payment under this Section in respect of:

a. the cost of repair associated with any malfunction for which the manufacturer or supplier of the domestic appliances is responsible;
b. the cost of repair associated with an item for which cover is available under any other operative section of this **Policy;**
c. the cost of repair associated with breakdown occasioned by natural Wear and tear;
f. the cost of repair associated with loss or damage caused by the process of erection, cleaning, maintenance, repair, dismantling;
g. loss or damage caused by atmospheric or climatic changes, moths, insects, and vermin;
h. the cost of repair associated with the detention, seizure or confiscation by **Public Authorities** of **Your** domestic appliances;
i. the cost of repair associated with the misuse of or use other than in accordance with manufacturer’s recommendation of **Your** domestic appliances;
j. the cost of repair associated with defects in wiring or electrical connections that are not an integral part of **Your** domestic appliances;
k. any amount exceeding the Sum Insured for each and every claim and for all claims.
l. the first 1% of Benefit **Sum Insured** or ‘1000, whichever is the greater of each and every claim.
m. loss or damage to records, discs, cassettes or tapes;

1) Special Conditions Applicable to this Section in Addition to the General Conditions

a) If the part required for the repair or replacement of the domestic appliances is not readily available in India, **We** may, in our sole and absolute discretion, instead pay either

   i) the price for the part quoted in the latest catalogue or price list issued by the manufacturer or his agent in India, or
   ii) if no such catalogue or price list exists, the price for such part quoted by the manufacturer in its country of origin plus the relevant import duty, and, in either case, the reasonable cost of fitting such part.

b) In the case of a total loss **Our** payment to You will be reduced by depreciation calculated at 10% per annum from the date of manufacture of the domestic appliances, subject to maximum depreciation of 50%.

Section 5: Fine Art and Valuables

Covers you against all risks of direct physical loss or damage to **Valuable** articles as mentioned in the Policy Schedule.

1. Payment of a Loss

a) Specified Items

i. Total Loss ii. Partial Loss

b) Unspecified Items

We shall pay the amount required to repair or replace the property, whichever is less, without deduction for depreciation, for a covered loss to **Valuable articles** with unspecified cover as shown in the **Policy schedule**. In addition if after the restoration the **Market value** of the item is less than its Market value immediately prior to the loss, **We** shall pay the difference. **We** will not pay more than the single article limit as shown in the **Policy schedule**, or, in the absence of a per item limit, **We** will not pay more than the amount of unspecified coverage for that category.

2. Payment for a Pair or Set

For a covered loss to a pair or set, **You** may elect to:

a) repair or replace any part to restore the pair or set to its value immediately before the loss; b) be paid the lesser of:

1) The difference between **Market value** of the pair or set immediately before and after the loss; or
2) The difference between the amount of coverage and the Market value of the pair or set after the loss.

c) Surrender the undamaged items of the pair or set to us, in which case You will be paid the lesser of

1) The amount of the blanket coverage of the pair or set: or
2) The **market value** of the pair or set immediately prior to the loss.

In no event shall payment exceed the **Sum insured** for that pair or set or the unspecified single article limit as shown in the **Policy schedule.**

Additional Covers

1. Newly Acquired Items
2. Care, custody and control
3. Market Appreciation of Fine Art(s) due to sudden demise of artist~~Death of an artist~~
4. Market appreciation (except for market appreciation of Fine Art due to sudden demise of artist)

Exclusions:

The following exclusions apply to SECTION V, Fine Art and Valuables, of Your Policy:

1. Chemical Hazards
2. Collectibles
3. Confiscation
4. Consequential Loss
5. Dishonest Acts
6. Existing Damage
7. Gradual Deterioration, Breakdown, Wear and Tear
8. Intentional Acts
9. Jewellery in the Bank
10. Jewellery in the Safe
11. Loss by Rodents, Insects, Birds, Vermin or Domestic Pets
12. Misappropriation

13. Pollution or Contamination
14. Professional Use
15. Repair and Restoration
16. Shipments by mail
17. Structural movement
18. Temperature or Dampness
19. Unsuitable Transportation and Packing
20. Unoccupied Home Building/Residence
21. Valuables outside India
22. Building works
23. Exhibition, display, promotion

Section 6: Liability

We will pay **Damages You** are legally obligated to pay for **Personal injury** or **Property damage** caused by an occurrence covered by this **Policy** anywhere in the world, unless stated otherwise or an exclusion applies.

Defence Cover

We will pay the legal defence costs and legal expenses incurred by **You** with our prior written consent. In jurisdictions where **We** may be prevented from defending **You** for a covered loss because of local laws or other reasons, **We** will pay only those legal defence expenses incurred with our prior written consent for **Your** defence.

Additional Covers

1. Credit Cards, Forgery, and Counterfeiting
2. Golf Exposures
3. Domestic Helpers
4. Event Cancellation

Exclusions:

This Policy does not provide cover for liability, defence costs or any other cost or expense for:

1. Aircraft
2. Asbestos
3. Business Pursuits
4. Care, Custody or Control
5. Contractual Liability
6. Directors' Errors or Omissions
7. Discrimination
8. Financial Guarantee
9. Fungi
10. Fine and Penalties
11. Insured Person
12. Intentional Acts
13. Motorised Land Vehicles
14. Professional Services
15. Sexual Molestation or Corporal Punishment
16. Statutory Provision
17. Transmittable Diseases
18. Watercraft

19. Wind Powered Land Vehicles
20. Wrongful Termination

Section 7: Marine Transit

We will cover all risks of loss or damage to the **Home Contents** excluding **Jewellery** and **Valuable articles** that are insured under Section: Building & Contents during transit from Your current **Residence** to **Your** any other **Residence** / location by a Public carrier (as defined under Motor Vehicles Act) or Rail under contract of affreightment (Not required for transit within 100 Km of your current Residence, unless claim is being made for non-delivery of entire consignment) or Air subject to maximum of the **Sum Insured** and following conditions:

- The cover operates from the time **Your Home Contents** excluding Jewellery and Valuable articles leave **Your Residence** for the commencement of transit and continues during the ordinary course of transit including transhipment, if any, until expiry of 7 days after arrival of railway wagon, vehicle or aircraft at the destination or delivery of **Home Contents** at the address mentioned in Goods Receipt No. / Railway Receipt No. /Airway Bill No., whichever shall occur first.
- **Your Home Contents** excluding Jewellery and Valuable articles are held covered at new **Residence** under Section: Building & Contents and section: Burglary & Theft for a period of 10 days from the date of delivery of **Home Contents** excluding Jewellery and Valuable articles.• Details of Mode of conveyance, Goods Receipt No. / Railway Receipt No./ Airway Bill No. for transit distance beyond 100 km of your current **Residence** must be submitted along with other documents evidencing loss or damage such as but not limited to damage certificate, non - delivery certificate of the **Home Contents** excluding Jewellery and Valuable articles etc. wherever applicable.

Exclusion:

(i) The first of '5000/- for each and every claim.

(ii) **Home Contents** excluding Jewellery and Valuable articles which are transported without customary packing.

(iii) Loss or damage caused by inherent vice or nature of the **Home Contents** excluding Jewellery and Valuable articles.

(iv) Loss or damage caused by ordinary leakage, ordinary loss in weight or volume or ordinary wear and tear of the **Home Contents** excluding Jewellery and Valuable articles.

(v) **Home Contents** excluding Jewellery and Valuable articles at your other **Residence** / Location unless intimated to us within 10 days of delivery at the other **Residence** / Location and additional premium paid failing which cover will cease on expiry of 10th day.

Section 8: Cash in Safe

This section covers You against:

1. loss of Cash occasioned by robbery, theft, burglary, housebreaking, or hold up whilst cash is kept at Your Home Building/Residence where You normally reside, in locked Safe (s) or Strong room, described in the Policy schedule, upto the limit of the company's liability for any one loss or in aggregate as specified in the Policy schedule.
2. the damages caused to the Safe(s) or Strong room by means of above mentioned perils.

Exclusion:

We will not make any payment under this cover for

1. Loss or damage where the **Cash** is not kept in a locked S**afe or Strong room.**
2. Mysterious disappearance or unexplained loss.
3. Loss or shortage discovered while taking inventory.
4. Loss arising directly or indirectly from insolvency, voluntary arrangement with creditors, bankruptcy of **You.**
5. loss of **Cash** obtained from safe following the loss of the key to the said **Safe or Strong room** any duplicate thereof belonging to **You** unless such key has been obtained by threat of violence.
6. Consequential loss or legal liability of any kind.
7. Loss due to fraud, dishonesty of **Domestic staff** and/or visitors
8. Loss or damage while **Your Home Building/Residence** is **Unoccupied** unless notified in advance and agreed by **Us.**

Section 9: Recreational Bicycle 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 or employee has no interest, or accidental death of or bodily injury to persons other than the Insured, the Insured's Family or employee arising out of an accident happening through or in connection with the Cycle, subject to a limit of Rs.30,000/- for any and all claims in any one Policy Period.

Here bicycle means pedal cycles, tricycles, skateboards, roller skates, scooters (other than falls under Motor Vehicle) or items of similar nature which are driven manually and are not motor or electrically driven.

Exclusions:
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 Pedal Cycle 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 Pedal Cycle is stolen at the same time;
(d) loss, damage or liability occurring whilst the Pedal Cycle is being used for competition, racing or pace making.

Section 10: Pet Cover

Covers you against:

1. Veterinary expenses if Your pet is injured as a result of a road traffic accident, robbery, dacoity or terrorism or as a result of poisoning of the pet by any person other than You, Your family, Your employee or on Your behalf.
2. Death of Your pet if it dies as a result of robbery, dacoity or terrorism in Your Home or as a result of a road traffic accident or as a result of poisoning of the pet by any person other than You, Your family, Your employee or on Your behalf within 30 (thirty) days of the accident.
3. Theft of the pet from Your Home

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 except by road traffic accident, 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 parts 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, consults a qualified veterinary surgeon and shall, if required by Us, allow removal for treatment.

d) in the event of loss of a pet due to theft, You should lodge a complaint with the Police within 24 hours 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 above and has to submit the Death certificate.

Exclusions

We will not be liable for

1. Charges in respect of euthanasia, post mortem, disposal or cremation.
2. Any animal in quarantine 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 willful 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.

Section 11. Personal Accident

Covers You in case of following contingencies arising to You/Your Family/Your domestic staff due to injury caused by an Accident during the Policy Period

1. Death resulting from Accident
2. Permanent Total Disablement

   i) Physical separation/ loss of use of two hands or two feet, or of one hand and one foot, or loss of use of both eyes or of loss of use of one eye and loss of use of one hand or one foot ii) the condition of You/ Your Family/Your domestic staff becoming permanently and totally disabled from engaging in any employment or occupation of any description whatsoever solely resulting from the injury and that such condition takes place within 12 months from date of Accident

Exclusions

We will not pay for Death or Permanent Total Disablement if it results from the following:

1) from intentional self-injury, suicide or attempted suicide;

2) whilst under the influence of intoxicating liquor or drugs;

3) directly or indirectly caused by venereal disease or insanity or mental, nervous or emotional disorder;

4) arising or resulting from Your committing any breach of law with criminal intent committed by You/ Your Family/ Your domestic staff as the case may be.

In case of death, payment of claim shall be made to nominee, in case nominee's details are recorded with Us or to the legal heir/s.

Section 12: General Exclusions

A. Exclusions applicable to all Sections

1. War
2. Nuclear Hazard
3. Intentional Acts
4. Pollution or Contamination

B. Exclusions applicable to all Sections except Section I – Building and Contents

1. Consequential Loss
2. Fungi
3. Chemical or Biological Contamination
4. Confiscation
5. Dishonest Acts
6. Existing Damage
7. Gradual Deterioration, Breakdown, Wear and Tear

8. Misappropriation
9. Motorised Land Vehicles
10. Watercraft
11. Aircraft
12. Unoccupancy

Section 13: General Conditions

Conditions applicable to all Sections

1. Arbitration
2. Cancellation

Conditions applicable to all Sections except Section I – Building and Contents

1. Adequacy of Sum Insured
2. Assignment
3. Bankruptcy or Death
4. Change in Circumstances
5. Compliance with Terms and Conditions
6. Concealment or Fraud
7. Construction, Severability and Conformance to Statute
8. Cooling off period
9. Contribution
10. Jurisdiction
11. Liberalisation
12. Reasonable Care
13. Subrogation
14. Your duties after a loss
15. Your special rights and duties
16. Renewal

How long does this cover protect me?

This Policy covers you for a period of 1 Year.

How and when do I pay the premium?

You must pay premium in advance. The insurance cover begins only after We receive Your premium.

What are my obligations under the policy?

You have some obligations to fulfil. You must:

− state all and true information about Yourself and Your home and articles or things inside Your home when You submit a proposal,

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

− ensure that unauthorised persons do not occupy Your Home Building,

− make true and full disclosure in Your claim and documents supporting the claim,

− give Us full cooperation for inspection and investigating the claim that You will make,

− make a claim when You suffer loss, and follow the claim procedure,

− Inform to Us change in circumstances such as if You change Your address, You make any addition, alteration, extension to structure of Your Home Building, You change use of Your Home Building, You let out Your Home Building, Your Home Building no longer be solely occupied by You.

Dos during filling up Proposal Form

1. Give Sum Insured for:
    a. Home Building
    b. General Contents if Your contents are more than 20% of Sum Insured for Home Building subject to maximum of 10 lakhs.
    c. Sum insured for Valuable Contents
2. Give Sum Insured for:
    a. Loss of Rent and period for such loss of Rent, if You are the landlord.
    b. Rent of Alternate Accommodation and period, if You are the tenant.

How do I make a claim?

If You suffer a loss that is covered by this policy, You must make a claim. We will verify the claim and accept it if it is according to the terms and conditions of this policy.

When You suffer loss, You must

− give notice to Us immediately, You must state in this notice

i. the Policy Number, ii. Your name,

iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of Your Home Building or any of Your Home Contents, viii. details of loss or damage under any Optional Cover or Add-ons, ix. submit photographs of loss or physical damage, wherever possible.

− report to police, fire authorities and appropriate legal Authorities,

− take all reasonable steps to prevent further damage to Home Building and Home Contents

− preserve and collect evidence, take and preserve photographs,

− assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents,

− submit claim form at the earliest opportunity but within 30 days from the date You first notice the loss or damage

Who will collect amounts in the unfortunate event of my death?

In case of Your death before receiving the claim amount, We will pay it to Your Nominee/Legal Representatives. Please register Your nominee with Us so that the claim is settled speedily.

Can I make changes to this policy?

You can choose to make changes to the covers of this Policy as may be permitted. 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.

Can this policy be cancelled?

Cancellation by you: The insured can cancel the policy at any time during the term, by informing the company.

Cancellation by us: The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.

The company shall –

i) 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.

ii) 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.

How can I obtain this Policy?

You can contact any agent of the company or an intermediary or other approved distribution channel, visit Our website for information on this product including whether it is available online, call Our call centre or contact Our office near to You. **Where can I find the details of the Cover?**

We have given above the broad features of the Club Royale Home Insurance Policy. If You choose this policy, Your transaction with Us will have legal implications. Please also read the 'Prospectus'. Further, detailed terms and conditions of this cover will be stated in a legal document called the 'Policy'. It is therefore important to read the Prospectus and the Policy. **How do I get copies of the Prospectus and the Policy?**

- You can read these two documents on Our website www.icicilombard.com

- You can download them from Our web-site.

- You can get copies from any branch of Our Company.

What do I do if I have a grievance?

You can approach Our Grievance Redressal Officer by sending an email at customersupport@icicilombard.com or a letter to ICICI Lombard General Insurance Company Limited, Registered Office: ICICI Lombard General Insurance Company Limited ICICI Lombard House
414, Veer Savakar Marg, Near Siddhi Vinayak Temple, Prabhadevi. Mumbai – 400 025 You can also lodge the grievance through IRDAI's Integrated Grievance Management System (IGMS).

If Your grievance is not resolved, You can approach the Insurance Ombudsman, depending on the nature of the grievance and the financial implication, if any. You can find more details about Insurance Ombudsmen at www.gbic.co.in or www.irdai.gov.in.

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which you can read in the **Club Royale Home Insurance** Policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Club Royale Home Insurance** Policy from Our branch or from our website www.icicilombard.com. For any legal interpretation, policy document will hold.

Grievance

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 (IRDA) 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 IRDA website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com

About Our Company

- ICICI Lombard GIC Ltd. is one of the leading private sector general insurance companies in India with a Gross Written Premium (GWP) of Rs135.92 billion for the year ended March 31, 2020. The company issued over 26.2 million policies and settled over 1.86 million claims as on March 31, 2020.

- At ICICI Lombard, customer satisfaction is our motto. Stretching ourselves and going beyond the ordinary for the satisfaction and smiles of our customers is something that is deeply embedded in our DNA. Be it an untoward incident due to the unpredictability of nature or losses suffered due to accidents or medical challenges, we remain committed to be at your side and serve you always.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

(1)No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to [take out or renew or continue] an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

[Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh r

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail

ICICI Lombard General Insurance Company Limited

Mailing Address: 601 / 602, 6th Floor, Interface Building No.16, New Link Road Malad (W), Mumbai - 400 064.

Registered Office Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Visit us at www.icicilombard.com • Mail us at customersupport@icicilombard.com

Toll Free No.: **1800 2666** • Chargeable No.: **+91 86552 22666** • Insurance is the subject matter of solicitation.

IRDA Reg. No. **115.** • CIN: **L67200MH2000PLC129408**