

HOME SECURE (HOUSEHOLDERS) POLICY

UIN: IRDAN108RP0002V05100001



**Home Secure (Householders) Policy
Policy Terms and Conditions**

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GENERAL DEFINITIONS

In this policy certain words or terms have the specific meanings set out below wherever they appear italicised and in Initial Capitals. Where We have used the singular person this shall also include the plural and the male gender shall also include the female gender, where the context so admits.

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

Age – means completed years as at the Effective Date

Audio & Audio Visual Appliance- means the television set and the related appliances forming part of or attaching to the television set and the antenna, both external and internal and/or other Audio Appliances, all as noted specifically on the Policy Schedule/ Certificate of Insurance .

Bank - A bank or any financial institution

Bodily Injury - means any Accidental physical bodily harm but does not include any sickness or disease

Break in policy – occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.

Break-in - means to enter someone's property illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.

Business or Business Purposes - means any full or part time, permanent or temporary, activity undertaken with a view to profit or gain.

Burglary - means an act involving the unauthorised entry to or exit from Your Home Building or attempt thereof by unexpected, forcible, visible and violent means, with the intent to commit an act of Theft.

Commencement Date - It is the date and time from which the insurance cover under this Policy begins. It is shown in the **Policy Schedule/ Certificate of Insurance**.

Carpet Area

- a. 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;
- b. for any enclosed structure on the same site, it is the net usable floor area of such structure; and
- c. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.

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/ Certificate of Insurance** .

- b. For additional structures : the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.

Condition precedent – means a policy terms or condition upon which the insurer’s liability under the policy is conditional upon.

Cover Period - means the period specified as such in the **Policy Schedule/ Certificate of Insurance** during which cover is valid and operative unless terminated or cancelled as provided for in this policy

Cheque(s)- means any bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with a stamped signature.

Domestic Staff - means any person employed by You solely to carry out domestic duties associated with *Your Home* Building, but does not include any person employed in any capacity in connection with any Business, trade or profession.

Family, Them or They - means You, Your spouse, Your children, Your parents, and any other persons who:

- 1) are and continue to be normally resident with *You*, and
- 2) not paying a commercial rent

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.

Fungi - means any type or form of fungus, including but not limited to, all forms of mold or mildew, and any mycotoxins, spores, scents, vapour, gas, or substance, including any byproducts, produced or released by Fungi

Home Contents - means 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(sofa sets, beds, diwans, recliners, dining/ study/ computer table, etc.), fixtures (tube-lights, fans, etc.), fittings(electrical, kitchen, bathroom, etc.), electronic items and goods, (including those fitted on walls), T.V., Fridge, Washing Machine, Air Condition, Air Cooler, Geyser, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing, personal articles 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.

Grace Period – means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

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

- has qualified nursing staff under its employment round the clock,
- has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places,
- has qualified Medical Practitioner(s) in charge round the clock,
- has a fully equipped operation theatre of its own where surgical procedures are carried out,
- maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

IRDAI – means Insurance Regulatory and Development Authority of India.

Injury – means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner / Physician.

Insured -means The Person/s who has/have purchased Insurance Cover under this Policy

Insured Property - means Your Home Building and Home Contents, or any item of property covered by this Policy

Jewellery - means articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals.

Kutchra 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.

Larceny - means unlawful taking and carrying away of Contents belonging to You and/or Your Family with the purpose of depriving You and/or Your Family of its possession permanently.

Lost or Stolen - means having been inadvertently lost or having been stolen by a third party without Your assistance, consent or co-operation.

Market Value - means the value at which property insured could be replaced with one of the same kind, type, age and condition.

Medical Expenses - means those expenses that an Insured Person has 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.

Minimum Premium - means the amount of Rs.100/-.

Payment card - means an ATM card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution for personal use only.

Policy / Cover Period - means the period commencing from the effective date and time as shown in the **Policy Schedule/ Certificate of Insurance** and terminating at Midnight on the expiry date as shown in the **Policy Schedule/ Certificate of Insurance** or on the termination of or the cancellation of insurance as provided for in General Conditions Cancellation, whichever is earlier.

Personal Money - means currency, coins and bank notes in current use and having a face value.

Personal Papers - means identification documents issued by Your country, state including but not limited to Your driver's license and passport

Permanent – means lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement and certified to that effect by a competent and qualified Physician appointed by the company.

Physician/ Medical Practitioner – means 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 his license. Medical Practitioner will not be (a) an Insured Person or (b) Your Immediate Family Member or c) or anyone who is living in the same household as the Insured.

Policy - means Your proposal, the Policy Schedule/ Certificate of Insurance , Our covering letter to You, insuring clauses that are appearing in each applicable Benefit, definitions, exclusions, conditions and other terms contained herein and any endorsement attaching to or forming part hereof, either at inception or during the Policy / Cover Period .

Policyholder – means the physical person(s) or the entity named in the **Policy Schedule/ Certificate of Insurance** who executed the Policy Schedule/ Certificate of Insurance and is (are) responsible for payment of premiums.

Policy Schedule/ Certificate of Insurance - The document accompanying and forming part of the Policy that gives **Your** details and of **Your** insurance cover.

Premium - The Premium is the amount You pay Us for this insurance. The **Policy Schedule/ Certificate of Insurance** shows the amount of premium for the Policy Period and all other taxes and levies.

Public Authority - means any governmental, quasi-governmental organisation or any statutory body or duly authorised organisation with the power to enforce laws, exact obedience, command, determine or judge.

Pucca Construction - means Construction other than Kutcha Construction.

Proposal Form – means any initial or subsequent declaration made by the Policyholder and is deemed to be attached and which forms a part of this Policy.

Renewal (of policy) – means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

Relative- means Your legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin

Replacement cost- means the value at which property insured could be replaced with new property of the same kind, type and specification and includes wherever applicable freight, custom duty, dismantling and re-erection cost and any other relevant charges, if included in the Sum Insured.

Robbery - means the unlawful taking of money or other property from Your care and custody by one who has caused or threatened you with bodily harm and has committed an illegal or violent act

Sum Insured - Means the monetary amount shown against each Coverage under the Policy which shall be **Our** maximum liability for any and all claims under that cover during the **Policy period / Cover Period** .

Spouse - Your wife or husband.

Theft - Means an act of directly, illegally and permanently depriving **You** of **Your** possession of any of the covered articles by any person by violent or forceful means or otherwise..

Total loss - means a situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total.

Unoccupied – means Your Home Building that remains unoccupied by You and/or Your Family for more than thirty (30) consecutive days.

Valuables – mean bullion, stamp, coin or medal collections, curios, painting, work of arts, sculptures, articles of gold, silver or other precious metals and stones, Jewellery, fur, manuscripts and items of similar nature.

Vehicle – means Your car, truck, jeep, motorcycle, recreational vehicle, or camper.

We, Us, Our, Insurer - means TATA AIG General Insurance Company Limited that has provided Insurance Cover under this Policy; of the Company.

You, Your, Insured - means The Insured Person/s who has/have purchased Insurance Cover under this Policy;

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 **Benefit: Home Building and Home Contents**

BENEFIT: HOME BUILDING AND HOME CONTENTS

Clause A This Section and the Insurance Contract

1. Your Policy: This Policy is a contract between You and Us as stated in the following:

- a. This Policy document,
- b. The Policy Schedule / Certificate of Insurance attached to this Policy document,
- c. Any Endorsement attached to and forming part of this Policy document,

- d. The proposals and all declarations made by You or on Your behalf.

2. 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/ Certificate of Insurance .
- 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.
- If You have mortgaged, pledged or hypothecated Your Home Building and/or Home Contents with a Bank, the Policy Schedule/ Certificate of Insurance 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/ Certificate of Insurance : The Policy Schedule/ Certificate of Insurance is an important document about Your insurance cover. It contains:

- Your personal details,
- the Policy /Cover Period,
- the description of Your Insured Property,
- the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits,
- the insurance covers You have purchased,
- the premium You have paid for these insurance covers,
- other important and relevant aspects and information.

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 / Cover 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 of domestic pressure vessels or Implosion	-
3.	Lightning	-
4.	Earthquake, Volcanic Eruption or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, HurricaneTornado, Tsunami, ,	-
6	Flood and Inundation	

7.	Acts of Terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.
8.	Subsidence of the land on which Your Home Building stands Landslide, Rockslide, Avalanche	caused by - normal cracking, settlement or bedding down of new structures, - the settlement or movement of made up ground, - coastal or river erosion, - defective design or workmanship or use of defective materials, or - demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
9. Additional covers		
a. Bush Fire, Forest Fire, Jungle Fire	-	
b. 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.	
c. Missile testing operations	-	
d. Riot, Strike, Malicious Damages	caused by - temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or - temporary or permanent dispossession of Your Home by unlawful occupation by any person.	
e. Bursting or overflowing of water tanks, apparatus and pipes.	-	
f. 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.	

Clause C: Home Building Cover**1. What We will cover**

We cover physical loss or damage, or destruction of Your Home Building because of any Insured Event listed in Clause B of this Section. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under Clause C (5) (f) of this Section. 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 Section while Your Home Building is not fit for living following loss or damage due to an insured event.

2. 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.

- b. Your Home Building includes
 - i. Fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
 - 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/ Certificate of Insurance.
 - 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
 - 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.
- 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. 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.
 - c. 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 / Cover 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 / Cover 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/ Certificate of Insurance .
 - c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule/ Certificate of Insurance for Home Building Cover. If the Policy Schedule/ Certificate of Insurance 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 Section provides for, We will pay You 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.
- 6. 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/ Certificate of Insurance) 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 Will 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.

2. Sum Insured

- a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule/ Certificate of Insurance 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 (3) (b) of this Section, the insurance cover will at all times be maintained during the Policy / Cover 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 / Cover 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,
 - 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/ Certificate of Insurance for Home Contents Cover. If the Policy Schedule/ Certificate of Insurance 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).

- i. If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s.
- ii. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule/ Certificate of Insurance for the Valuable item/s. If the Policy Schedule/ Certificate of Insurance 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.

Clause F. Exclusions (What We do not cover) specific for covers under this Section i.e. Benefit: Home Building And Home Contents

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:

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.

1. 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.
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, 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.
4. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
5. Loss or damage to any Insured Property removed from Your Home to any other place.
6. Any reduction in market value of any Insured Property after its repair or reinstatement.
7. 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.
8. Costs, fees or expenses for preparing any claim.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

Clause G: Special Conditions Applicable to this Section i.e. BENEFIT: HOME BUILDING AND HOME CONTENTS in Addition to the General Conditions

I. 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, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

3. Inform change in circumstances: You must inform Us immediately if

- 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.

II. Renewal of this Section

1. End of Coverage under the Section: The cover under this Section will expire at the end of the Policy / Cover 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 established fraud
3. Application for renewal: If You wish to renew the Section, You must apply for renewal before the end of the Policy / Cover Period and pay the required premium amount.

III. Automatic termination of Coverage under this Section

This Section will automatically end in the following cases:

- a. **Destruction of Your Home Building:** This Section 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 Section will end.
- c. **Change of use of Your Home Building or Home Contents:** The Section will end
 - i. if You change the use of Your Home Building from personal residence to any other purpose, or
 - ii. if You use any item of Home Contents for use that is not personal.
- d. **Sale of Your Home Building or Home Contents:** This Section 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 Section 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 / Cover 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 / Cover Period subject to all the terms and conditions of this Section.

IV. Claims Procedure for Section I

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
 - 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.

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,
 - (I) You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
 - (II) You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
 - (III) 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:

- i. 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.
- ii. 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 where delay on Your part has resulted into increase in the amount of assessed loss. 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.

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,

- i. 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.
- ii. 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.
- iii. 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:

- 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. Contribution shall not be applicable in case of multiple policies involving Bank or other lending financing entity, offering coverage to the same risk.
- 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.

Clause H: 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/ Certificate of Insurance, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

Clause I. Waiver of Underinsurance

Underinsurance does not apply to Benefit: Home Building and Home Contents 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.

Clause J. 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/ Certificate of Insurance, 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/ Certificate of Insurance.

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.tataaig.com

iii. Applicable law and jurisdiction

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

Standard Clauses:

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/ Certificate of Insurance under the title 'Agreed Bank Clause'. If You choose to add the name of such Bank at any time during the Policy / Cover Period, this will be shown as an Endorsement.

Under this Clause You agree as follows:

- i 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.
- ii 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.
- iii Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.
- iv 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.
- v 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.
- vi 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.
- vii 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.

BENEFITS:

BENEFIT: PERSONAL LIABILITY COVER

I. What We Will Cover

We will reimburse **You** against compensation and litigation expenses (incurred with **Our** prior written consent) upto the Sum Insured, during **Policy / Cover Period** which **You** may become legally liable to pay on account of:

- a. Accidental death or Bodily Injury to any person other than **You** and/or **Your** Family due to **Insured** Perils.
- b. Accidental damage to property of any person other than **You** and/or **Your** Family due to **Insured** Perils.

II. What We Will Cover

We will not be liable to pay for the loss in the event of the below:

1. for Accidental death, Bodily Injury or property damage arising out of or incidental to:
 - i. **Your** occupation or business, trade or employment, or
 - ii. any structural alterations, additions, repairs or decorations to **Your Home Building** or
 - iii. any liability voluntarily assumed by **You** unless such liability would have attached to **You** notwithstanding such voluntary assumption, or
 - iv. **Your** and/or **Your** Family's ownership, possession, or custody of animals, Vehicles, airborne or water borne vessels or craft of any kind, or any mechanically propelled Vehicle other than gardening equipment and wheelchairs, or
 - v. the transmission of any communicable disease or virus.
2. for Accidental death, Bodily Injury or Property damage Caused by, arising out of, aggravated by or resulting from "Fungi", wet or dry rot, or bacteria. This exclusion includes any liability imposed on the **Insured** by any person and / or any government authority for any loss or damage caused by, arising out of, aggravated by or resulting from "Fungi", wet or dry rot, or bacteria.

Subject otherwise to terms, conditions and exclusions as specified in the Base policy.

III. Claims documentations

- Litigation expense proof
- Full statement of the facts in writing along with Witness statements.
- Any other documents relevant to the incident, including Summons, Legal Notice etc.

BENEFIT: BURGLARY & THEFT

I. What We Will Cover

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.5,000/- whichever is less, and/or
- b) the *Home Contents* up to the *Sum Insured*, and/or
- c) Newly purchased *Home Contents* i.e. purchased after commencement of *Policy*, subject to maximum payment of 10% of the *Sum Insured* or Rs. 50,000, whichever is less, duly supported by original purchase invoice/bill, and/or
- d) *Home Contents* that **You** have placed in safe custody during **Your** temporary absence from *Your Home Building* as long as the placement of such *Home Contents* does not exceed a total of 120 days in any one *Policy / Cover Period*, subject to a maximum payment of 10% of the *Sum Insured* or Rs.10,000/- whichever is less, and/or,
- e) *Home Contents* that have been removed to private residential accommodation (not being *Your Home Building*) that is being occupied by **You** and/or **Your Family** for a period not exceeding 30 consecutive days in any one *Policy / Cover Period*, subject to a maximum payment of 10% of the *Sum Insured* or Rs.10,000/- whichever is less, and/or.
- f) *Personal Money* not exceeding 1% of *Sum Insured* or Rs.10,000 whichever is less.

II. What We Will Not Cover

We will not make payment to You under this Benefit:

- a) If the loss or damage occurs while *Your Home Building* is *Unoccupied* unless informed to the Company at the time of applying for insurance or prior to *Your Home Building* being *Unoccupied* signified by an endorsement on the *Policy* by or on behalf of the Company
- 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) In respect of any *Kutcha Construction*.
- d) For any loss or damage to livestock, motor *Vehicles*, pedal cycles, *Personal Money*, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, *Jewellery, Valuables*, ATM or credit cards (unless previously specifically declared to and accepted by Us and / or as provided in the *Policy Schedule/ Certificate of Insurance*).
- e) For the first Rs 250 of each and every claim under this Benefit excluding claim for *Personal Money, Jewellery and Valuables*. In case of claim for *Personal Money, Jewellery and Valuables* first Rs. 1000.
- f) Under and 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 item "c" of "What We will cover".
- g) For loss or damage to *Personal Money, Jewellery and valuables* due to *Larceny*.
- h) 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.

Special provision: Newly purchased *Home Contents* as mentioned in Para "c" of "What We Will Cover" will also be covered under Benefit – "Home Building and Home Contents".

Additional benefits:

1. Reproduction cost of Documents, Deeds:

We will reimburse the cost of reproducing documents, deeds such as passport, driving license, title deeds, plans or any other personal identification documents up to Rs. 10,000 during *Policy / Cover Period* which are damaged or lost due to *Accident* or misfortune including any other related out of pocket expenses supported by bills.

2. Property of domestic employees and guests:

We will pay up to Rs. 25,000 during *Policy / Cover Period* to cover the personal belongings of *Your Domestic Staff and guests* while it is on the insured premises excluding *Jewellery, Personal money* or any other *Valuable* items damaged due to perils covered under Benefit: Home Building And Home Contents and Benefit: Burglary and Theft.

First Loss basis:

Option I: (when total value of *Home Contents* is not declared)

Option II: (where total value of *Home Contents* is declared)

First loss limit (expressed as % of total value of *Home Contents* declared for insurance) will be as specified in the *Policy Schedule/ Certificate of Insurance* and shall be deemed as *Sum Insured*.

Condition of partial average:

It is hereby declared and agreed that this *Policy* is issued as the First Loss Insurance upto %

of the insured's total value of *Home Contents* (100%) as limit in the Policy Schedule/ Certificate of Insurance attached and forming part of the policy.

It is further declared and agreed that in the event of the total value of Home Contents at risk at the time of loss be greater by more than 15% of the total value declared for the purpose of this insurance and incorporated in the Policy Schedule/ Certificate of Insurance, the insured shall be considered as being his own insurer, for the difference, and shall bear rateable share of the loss accordingly. Every item, if more than one, of the policy, shall be separately subject to this condition.

Subject otherwise to terms, conditions and exceptions of the policy.

BENEFIT: PEDAL CYCLES

I. What We Will Cover

We will:

- a) Pay *You* for loss or damage caused to pedal cycles belonging to *You* or *Your Family* by fire, lightning, external explosion, riot, strike, malicious act, attempted or actual *Burglary* or *Theft*, and *Accidental* external means.
- b) Indemnify *You* if a pedal cycle belonging to *You* or *Your Family* causes:
 - i) *Accidental* death or *Bodily Injury* to another, and/or
 - ii) damage to the property of another
 against litigation expenses and any amount in compensation that *You* may become legally liable to pay to another, subject to a maximum payment of Rs.10,000/- for any one *Policy / Cover Period*.

II. What We Will Not Cover

We will not make payment to *You* under this Benefit for:

- a) Any *Accident*, death, *Bodily Injury* loss or damage caused whilst the pedal cycle is being used for hire or reward, racing or pace making, or outside India.
- b) Any *Accident*, death, *Bodily Injury* loss or damage caused by overloading, strain or mechanical breakdown.
- c) The *Burglary* or *Theft* of any accessories affixed to the pedal cycle.
- d) Litigation costs incurred without *Our* prior written consent.
- e) The *Accidental* death of or *Bodily Injury* sustained by *You*, *Your Family*, *Your Domestic Staff*, any person being conveyed or travelling on the pedal cycle and any loss or damage to any property belonging to another and being conveyed on the pedal cycle.
- f) The first Rs.100/- of each and every claim under this Benefit.

BENEFIT: PLATE GLASS

I. What We Will Cover

We will indemnify *You* against *Accidental* loss or damage to securely fixed plate glass situated in *Your Home Building*.

II. What We will Not Cover

We will not make any payment under this Benefit for loss or damage:

- a. occurring during the course of removal, alteration or repairs on or about *Your Home Building* ;
- b. unaccompanied by breakage to glass;
- c. to frames or framework of any description, unless specifically declared to and accepted by *Us*;
- d. caused by the disfiguration or scratching of glass, other than a fracture extending through the entire thickness of the glass;

- e. to embossed, silvered, lettered, ornamental, curved or any other glass whatsoever, other than glass which is plain and of ordinary glazing quality, unless specifically declared to and accepted by Us;
- f. consequent to the loss or damage of Plate Glass including injury arising from breakage of glass or during replacement thereof;

BENEFIT: BAGGAGE**I. What We Cover**

We will indemnify You

- g) 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.
- b) for expenses incurred by You, whilst You and/or Your Family is on a personal trip, for contingency purchases occasioned by a) above subject to maximum of 25% of *Benefit Sum Insured* under this Benefit.

II. What We Will Not Cover

We will not make payment to You under this Benefit:

- 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 Rs. 250 of each and every claim under this Benefit.

BENEFIT: BREAKDOWN OF DOMESTIC ELECTRICAL AND ELECTRONIC APPLIANCES**I. What We Will cover**

We will indemnify You

- 1) 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/ Certificate of Insurance* whilst contained or fixed in *Your Home Building*.
- 2) against Loss or damage by accidental external means to *Audio and Audio visual appliances* as mentioned in the *Policy Schedule/ Certificate of Insurance* whilst contained or fixed in *Your Home Building*.

II. What We will not Cover

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;
- d. the cost of repair associated with any appliances that has been modified in any manner or is used for *Business or Business Purposes*;
- e. the cost of repair associated with loss or damage caused by or in the process of erection, cleaning, maintenance, repair, dismantling;
- f. loss or damage caused by atmospheric or climatic changes, moths, insects, and vermin;
- g. the cost of repair associated with the detention, seizure or confiscation by *Public Authorities* of *Your* domestic appliances;
- h. the cost of repair associated with the misuse of or use other than in accordance with manufacturer's recommendation of *Your* domestic appliances;
- i. the cost of repair associated with defects in wiring or electrical connections that are not an integral part of *Your* domestic appliances;
- j. any amount exceeding the *Sum Insured* for each and every claim and for all claims.
- k. the first 1% of *Sum Insured* or Rs. 500, whichever is greater of each and every claim.
- l. loss or damage to records, discs, cassettes or tapes;

III. Coverage Conditions

- a) If the part required for the repair or replacement of the domestic electrical and electronic 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, not exceeding the *Sum Insured*
- b) In the case of a *Total Loss*, if damaged item is not replaced, *Our* payment to *You* will be reduced by depreciation calculated at 10% per annum from the date of manufacture, subject to maximum depreciation of 50% of the *Replacement Cost* not exceeding *Sum Insured*.

First Loss basis:

Option I: (when item wise and total value of equipments is not declared)

General Condition 4) g) shall not apply to this Benefit.

Option II: (when item wise and total value of equipments is declared)

In the event of coverage being opted on first loss basis, first loss limit (expressed as % of total value of equipments declared), will be as specified in the *Policy Schedule/ Certificate of Insurance* and shall be deemed as *Sum Insured*.

General Condition 4) g) shall not apply to this benefit and “Condition of partial average” as below shall apply.

Condition of partial average:

It is hereby declared and agreed that this *Policy* is issued as the First Loss Insurance upto % of the insured’s total value of equipments (100%) as limit in the *Policy Schedule/ Certificate of Insurance* attached and forming part of the policy.

It is further declared and agreed that in the event of the total value of equipments at risk at the time of loss be greater by more than 15% of the total value declared for the purpose of this insurance and incorporated in the *Policy Schedule/ Certificate of Insurance*, the insured shall be considered as being his own insurer, for the difference, and shall bear rateable share of the loss accordingly. Every item, if more than one, of the policy, shall be separately subject to this condition.

Subject otherwise to terms, conditions and exceptions of the policy.

BENEFIT: MARINE TRANSIT

I. What We Will Cover

We will cover loss of or damage to the “Personal belongings” excluding *Personal Money, Jewellery and Valuables* that are insured under “Benefit: *Burglary & Theft*” during transit from *Your current Home Building to Your new Home Building* caused by *Accident* to the Public carrier (as defined under Motor Vehicles Act) or Rail under contract of affreightment (Not required for transit within 50 Km of *Your current Home*, unless claim is being made for non-delivery of entire consignment) caused by:

Fire,
Lightning,
Breakage of bridges,
Collision/ overturning/ derailment of the carrying *Vehicle*.
Non-delivery of the entire consignment
Loading/unloading

Subject to a maximum of the *Sum Insured* and subject to the following conditions:

- The cover operates whilst *Your* personal belongings are in transit on relocation from *Your current Home Building* and the transit terminates at the time the personal belongings reaches the new *Home Building* including customary transshipment, if any.
- *Your* personal belongings are held covered at *Your new Home Building* under Benefit: “Home Building and Home Contents” and Benefit: “*Burglary & Theft*” for a period of 10 days from the time Public carrier reaches the new *Home Building*.
- Prior notice of the transit of the personal belongings should be given to the company citing details of Mode of conveyance, Goods Receipt No. / Railway Receipt No. etc. prior to commencement of journey for distance beyond 50 km of *Your current Home Building*.

II. What We will Not Cover

- i) The first of Rs.1000/- for each and every claim.
- ii) Goods which are transported without customary packing

- iii) 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.
- iv) Personal belongings at *Your new Home Building* unless intimated to *Us* within 10 days of Public Carrier reaching the new *Home Building* failing which cover will cease on expiry of 10th day.
- v) Non-delivery of the entire consignment unless contract of affreightment is submitted.

BENEFIT: PERSONAL ACCIDENT**I. What We Will Cover**

We will pay *You* or *Your* assignee the sums set out below if *You* and/or members of *Your Family*, all aged between 12 and 70 years on the happening of the insured event, sustain *Bodily Injury* anywhere in the world solely and directly caused by *Accident*:

1. If such *Bodily Injury* is the sole and direct cause of death within 12 calendar months of the *Bodily Injury*, the *Sum Insured* per person.
2. If such *Bodily Injury* causes disablement and is, within 12 calendar months of the *Bodily Injury*, the sole and direct cause of the total and irrevocable loss of:
 - a) the sight of both eyes, or the *Physical Separation* of 2 entire hands or 2 entire feet, or 1 entire hand and 1 entire foot, or the loss of sight of 1 eye and *Physical Separation* of 1 entire hand or 1 entire foot, 125% of the *Sum Insured* per person;
 - b) the use of 2 hands or 2 feet, or of 1 hand and 1 foot, or the loss of sight of 1 eye and 1 hand or 1 foot, 125% of the *Sum Insured* per person;
 - c) the sight of 1 eye or of the *Physical Separation* of 1 entire hand, 50% of the *Sum Insured* per person;
 - d) the use of 1 hand or 1 foot without *Physical Separation*, 50% of the *Sum Insured* per person;
3. If such *Bodily Injury* is the immediate sole and direct cause of the permanent and absolute inability to engage in any occupation or profession due to disability, 125% of the *Benefit Sum Insured* per person.
4. If such *Bodily Injury* is, within 12 calendar months of the *Bodily Injury*, the sole and direct cause of the total and irrevocable loss of use of or of the actual loss by *Physical Separation* of the following, then the percentage of the *Sum Insured* per person detailed below:

Sr. No.	DETAILS	PERCENTAGE OF SECTION SUM INSURED
1.	LOSS OF TOES – ALL	20
	GREAT-BOTH PHALANGES	5
	GREAT-ONE PHALANX	2
	TOE LOST EACH	1
2.	LOSS OF HEARING- BOTH EARS	50
3.	LOSS OF HEARING- ONE EAR	15
4.	LOSS OF FOUR FINGERS AND THUMB OF ONE HAND	40
5.	LOSS OF FOUR FINGERS	35
6.	LOSS OF THUMB - BOTH PHALANGES	25
	- ONE PHALANX	10
7.	LOSS OF INDEX FINGER -THREE PHALANGES	10
	-TWO PHALANGES	8
	-ONE PHALANX	4
8.	LOSS OF MIDDLE FINGER - THREE PHALANGES	6

Sr. No.	DETAILS	PERCENTAGE OF SECTION SUM INSURED
1.	LOSS OF TOES – ALL	20
	GREAT-BOTH PHALANGES	5
	GREAT-ONE PHALANX	2
	TOE LOST EACH	1
2.	LOSS OF HEARING- BOTH EARS	50
3.	LOSS OF HEARING- ONE EAR	15
4.	LOSS OF FOUR FINGERS AND THUMB OF ONE HAND	40
5.	LOSS OF FOUR FINGERS	35
	- TWO PHALANGES	4
	-ONE PHALANX	2
9.	LOSS OF RING FINGER	
	- THREE PHALANGES	5
	- TWO PHALANGES	4
	-ONE PHALANX	2
10.	LOSS OF LITTLE FINGER	
	- THREE PHALANGES	4
	- TWO PHALANGES	3
	-ONE PHALANX	2
11.	LOSS OF METACARPALS	
	- FIRST OR SECOND LOSS OF METACARPALS	3
	-THIRD, FOURTH, FIFTH	2
12.	ANY OTHER PERMANENT PARTIAL DISMEMBERMENT	PERCENTAGE AS ASESSSED BY THE MEDICAL PRACTITIONER

5. If such *Bodily Injury* shall be the sole and direct cause of immediate Temporary Total Disablement, then so long as *You* and/or *Your Family (excluding children)* shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of one percent (1%) of the *Sum Insured*, stated in the *Policy Schedule/Certificate of Insurance* hereto, per week but in any case not exceeding Rs. 5,000 (Rs.2500 in case of non-earning spouse/parents) per week in all under all policies provided that the compensation payable shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of disablement and in no case shall exceed the *Sum Insured*.
6. In the event of *Your* death or that of any other member of *Your Family* away from *Your Home Building*, *We* shall reimburse the expenses incurred in transporting *Your* mortal remains to *Your Home Building*, subject to a maximum of 2% of the *Sum Insured* per person or Rs.2, 000/-, whichever is less.
7. If *We* have accepted a claim under this Benefit and *You* and/or *Your Family* suffer an *Accident* causing *Bodily Injury* that requires *Hospital* attendance and that results in valid claim under the *Policy*, *We* will indemnify *You* for the *Medical Expenses* incurred by *You* and/or *Your Family* as an inpatient up to Rs. 15,000 for *Medical Expenses* incurred due to this *Bodily Injury*.
8. If *You* do not make a claim under this Benefit during this *Policy / Cover Period*, and *You* renew this *Policy* with *Us* within 30 days of its expiry, then *We* shall increase the *Sum Insured* per person for I.1, I.2 and I.3 by 5% per subsequent *Policy / Cover Period* until it stands 50% higher than the original *Sum Insured* per person.
9. If *You* and/or *Your Family* suffer an *Accident* causing *Bodily Injury* that requires *Hospital* attendance and *We* have accepted a claim under this Benefit, *We* will indemnify *You* up to Rs. 1000 for the reasonable cost of transporting *You* and/or *Your Family* to *Hospital* by an ambulance provided by any ambulance service provider using duly registered ambulances as specified under the Motor Vehicles Act. The ambulance services availed should be duly supported by a valid bill / receipt as an evidence of payment.

II. What We will not Cover

We will not make payment under this Benefit:

- a) for more than one of the benefits listed at I.2a) to I.2d) inclusive in respect of the same *Bodily Injury*;
- b) in respect of any death, disablement or *Bodily Injury* caused by, contributed to by, or howsoever arising from *Your and/or Your Family's*:
 - i) use or misuse of any drugs, alcohol or solvents;
 - ii) actual or attempted suicide, whether assisted or not;
 - iii) intentionally self-inflicted injury;
 - iv) engagement in dangerous activities;
 - v) mounting into, dismounting from or travelling in any aircraft other than as a fare paying passenger on a scheduled flight;
 - vi) sexually transmitted diseases;
 - vii) insanity;
 - viii) mental disorder or psychosomatic dysfunction;
 - ix) commission of any actual or attempted illegal or unlawful act;
 - x) pregnancy, aggravated or prolonged childbirth or in consequence thereof.
 - xi) for temporary total disablement until the total amount shall have been ascertained and agreed.
- c) the aggravation of any injury, sickness or disease for which medical care, treatment, or advice was recommended by or received from a physician or from which *You and/or Your Family* suffered or which was present before the commencement of the *Policy / Cover Period*.

Note: Physical Separation means as regards the hand actual separation at or above the wrists, and as regards the foot means actual separation at or above the ankle.

III. Coverage Conditions

1. CLAIM PROCEDURE:

- a. Notice of Claim/loss: Upon the happening of any event which may give rise to a claim under this policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown, the Insured should within seven days after the event which may give rise to a claim under the policy, give written notice to the Company with full particulars of the claims.
- b. Time for Filing Claim forms and Evidence: Completed claim forms and written evidence of loss must be furnished to the Company within thirty (30) Days after the date of such loss. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if the Insured can satisfy the Company that it was not reasonably possible to give proof within such time. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.
- c. Supporting Documentation & Examination: The Insured or someone claiming on behalf of the Insured shall provide the Company with all documentation, medical records and information which may be requested to establish the circumstances of the claim, its quantum or the Company liability for the claim within 30 days after the date of such loss. Such documentation will include but is not limited to the following:

Death Claims	Disability Claims
1.Claim Form	1.Claim Form
2.Original Death Certificate	2. Attending Doctor's Report
3. Original/ Attested Post Mortem Report, if conducted	3. Original Disability Certificate from the Doctor

4. Attested copy of FIR, Spot Panchanama & Police Inquest report, where applicable.	4. Complete medical records including Investigation/ Lab reports (X-Ray, MRI etc.)
5. Complete medical records including Death Summary, in case of hospitalization	5. FIR, Police report, where applicable
6. Any other document requested by the Company in view of claim	6. Any other document requested by the Company in view of claim
7. KYC Documents	7. KYC Documents

2. Time of Payment of Claim: Payment of claim shall be made if the claim has been admitted as payable by the Company under the Policy terms and conditions subject to submission of all necessary documents / information and any other additional information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Interests, Operations and Allied Matters of Insurers) Regulation, 2024 and any other amendments henceforth.
3. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the insured person on the occasion of any alleged injury when and so often as the same may reasonably be required on behalf of the Company and in the event of death, to arrange for a post-mortem examination of the body of the insured and such evidence as the Company may from time to time require (including a post-mortem examination, if conducted) shall be furnished within the space of fourteen days after demand in writing, and in the event of claim in respect of loss of sight, the Insured shall undergo at the Company's expense such operation or treatment as the Company may reasonably deem desirable.

Insured may enhance the sum insured only at the time of renewal of the policy. However the quantum of increase shall be subject to underwriting guidelines of the company.

4. In the likelihood of this policy being withdrawn in future, the Company will intimate the Insured about the same 3 months prior to expiry of the policy. Insured will have the option to migrate to any Individual personal accident insurance policy available with the Company at the time of renewal.

BENEFIT: TEMPORARY RE-SETTLEMENT EXPENSES COVER

I. What We Will Cover

If *Your Home Building* is rendered uninhabitable due to a claim that *We* have accepted under "Benefit: Home Building and Home Contents", *We* will indemnify *You* up to the *Sum Insured* for the reasonable costs towards

- Cost of packing, unpacking and transportation which **You** incur in relocating **Your Insured Property** or part thereof from the risk location to the location to be occupied by **You** as alternate accommodation
- Cost of emergency purchases like food, medicines, clothes, infant essential items up to 25% of **Sum Insured**

II. Coverage Conditions

- a) If prior to the covered loss **You** are not living in the Home or have moved due to construction or renovation or expiry of tenancy agreement, then Temporary Resettlement Expenses Cover for the location will not apply.
- b) **You** must submit a certificate from an Architect or the local authority to show that **Your Home Building** is not fit for living.
- c)

BENEFIT: LOSS OF CASH WHILST IN TRANSIT

I. What We Will Cover

We will indemnify *You and Your Family* for actual loss of money in coins and/or currency notes up to the *Sum Insured* by, *Robbery*, hold-up or *Theft* within 6 hrs. of withdrawal of money from a Bank(including ATM centers) at which *You* maintain an account, while such money is in *Your* possession.

II. What We Will Not Cover

We will not make payment to *You and Your Family* under this Benefit:

- a) if *You and Your Family* have withdrawn money in coins and/or currency notes more than once in one day;
- b) if *You and Your Family* do not provide *Us* and the police with immediate notice of the loss, and send to *Us* a copy of the First Information and/or Final Report;
- c) unless *You and Your Family* are able to establish to *Our* reasonable satisfaction that a loss of the amount stated has occurred with documentary proof.
- d) For more than Rs..... in respect of a single withdrawal
- e) For more than Rs.....during the *Policy / Cover Period* .
- f) For the first Rs.500/- in respect of each and every claim.

Note: Single withdrawal limit will be 50% of the *Sum Insured*.

BENEFIT: JEWELLERY AND VALUABLES

I. What We Will Cover

We will indemnify *You and/or Your Family* against the loss of, destruction of, or damage to

- a) *Your and/or Your Family's Jewellery and Valuables* anywhere in world due to *Accident* and/or misfortune, based upon the actual *Replacement Cost* of such *Jewellery and Valuables* not exceeding *Sum Insured*.
- b) Newly purchased *Jewellery and Valuables* i.e. purchased after commencement of the *Policy* subject to maximum payment of 10% of *Sum Insured* or Rs. 100,000 whichever is less duly supported by original purchase invoice/bill.

II. What We will Not Cover

We will not make any payment under this Benefit for:

- a) loss or damage due to the cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, or to china marble, gramophone, records and other articles of a brittle or fragile nature unless such loss or damage arises from an *Accident* involving the mode by which such item is being conveyed
- b) loss or damage caused by the mechanical derangement or over winding of watches and clocks
- c) loss or damage due to *Theft* from a car unless such *Theft* occurred by violent and visible means from an enclosed *Vehicle* that had its windows closed and locks (and other security devices, if any) properly applied
- d) loss or damage whilst the item is being conveyed by any carrier under a contract of affreightment
- e) any loss or damage arising through delay, detention or confiscation by a *Public Authority*
- f) loss or damage caused by rats, moth, insect, mildew, *Fungi* and vermin
- g) loss or damage to any item used mainly for *Business* or *Business Purposes*
- h) loss or damage occasioned to lottery or raffle tickets
- i) 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
- j) Unexplained or mysterious disappearance
- k) damage whilst in the custody of any person other than *You, Your Family* or Bank (where *You* have kept *Jewellery* in locker)
- l) damage attributable to any process of cleaning, washing, repairing or restoring
- m) damage to musical instruments in respect of loss of tone and for replacement of strings, drums, skins, reeds.

n) the first 2% of the *Sum Insured* (subject to a minimum of Rs.1000/-) of each and every claim.

III. Coverage Conditions - General Condition 4) g shall not apply to this Benefit.)

First Loss basis: (where item wise and total value of jewellery and valuables kept in Bank Locker declared)

In the event of coverage being opted on first loss basis, first loss limit (expressed as % of total value of *Jewellery* and *Valuables* in Bank Locker) will be specified in the *Policy Schedule/ Certificate of Insurance* and shall be deemed as *Sum Insured*.

Condition of partial average:

It is hereby declared and agreed that this *Policy* is issued as the First Loss Insurance upto % of the insured's total value of *Jewellery* and *Valuables* (100%) as limit in the *Policy Schedule/ Certificate of Insurance* attached and forming part of the *Policy*.

It is further declared and agreed that in the event of the total value of *Jewellery* and *Valuables* at risk at the time of loss be greater by more than 15% of the total value declared for the purpose of this insurance and incorporated in the *Policy Schedule/ Certificate of Insurance*, the insured shall be considered as being his own insurer, for the difference, and shall bear rateable share of the loss accordingly. Every item, if more than one, of the *Policy*, shall be separately subject to this condition.

Subject otherwise to terms, conditions and exceptions of the *Policy*.

BENEFIT: FRAUDULENT CHARGES

I. What We Will Cover

If *Your Payment card is Lost or Stolen*, We will reimburse the unauthorized charges that *You* are responsible for on *Your Lost or Stolen Payment card*, up to 12 hours prior to *Your* first reporting the event to *Your Payment card issuer(s)*.

II. What We Will Not Cover

We will not pay for any expenses or loss for:

1. Charges made on *Your Lost or Stolen Payment card* more than 12 hours prior to *Your* first reporting the event to *Your Payment card issuer(s)*;
2. Charges made on *Your Lost or Stolen Payment card* after *You* first reported the event to *Your Payment card issuer(s)*;
3. Charges made on *Your Payment card* if *Your Payment card* has not been *lost or stolen*;
4. Cash advances made with *Your Lost or Stolen Payment card*;
5. Charges incurred by a resident of *Your* household, or by a person entrusted with *Your Payment card*.

III. Coverage Conditions

1. We will only pay for unauthorized charges for which *You* are responsible under the terms and conditions of *Your payment card*.
2. *You* must report the loss or *Theft* of *Your Payment card* to the issuer(s) within 3 hours after discovering *Your Lost or Stolen Payment card* event.
3. *You* must comply with all terms and conditions by which *Your Payment card* is issued.

IV. Duties After An Accident or Loss

In the event of a covered loss:

1. *You* shall call *Us* at 1800119966 or provide written intimation to make a claim and obtain the proper forms and instructions within 24 hours from discovering an unauthorized charge was made on *Your Lost or stolen payment card*;
2. *You* shall complete and return any documents including but not limited to claim forms, police reports, demands, notices, and any other documents *We* may ask *You* to provide;
3. The claims form and accompanying documents must be returned to *Us* within 3 days of making the original claim

BENEFIT: LOST WALLET

I. What We Will Cover

We will cover *You* for the following when *Your* wallet is *Lost or stolen*:

1. *Replacement costs* for the *Lost or stolen* wallet as well as the *Personal Papers* and *Payment cards* that were in the wallet;
2. Application fees for applying for new *Personal papers* and/or *Payment cards*.

II. What We Will Not Cover

We will not cover:

1. *Money, Cheque(s)*, Transportation tickets, or other similar items that were in the *Lost or Stolen* wallet other than *Your Personal papers* and *Payment cards*;
2. losses that are caused by any events other than *Lost or Stolen*, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. *Accidental* damage to *Your* wallet and items inside;
4. any fraudulent/unauthorized charges on the *Lost or Stolen Payment cards*;
5. any Identity theft related costs that are caused by *Lost or Stolen Personal papers* or *Payment cards*.

III. Coverage Conditions

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.

IV. Duties After An Accident or Loss

In the event of a covered loss:

1. *You* shall contact *Us* at 1800119966 or provide written intimation within 24 hours from the discovery of the incident to obtain a claim form and instructions;
2. *You* must file a police report within 6 hours from the discovery of the incident;
3. *You* shall complete, sign and return the form with the appropriate documents which include but are not limited to receipts, police reports, and any other documents *We* may ask *You* to provide;
4. The claims form and accompanying documents must be returned to *Us* within 3 days of making the original claim.

BENEFIT: KEY REPLACEMENT

I. What We Will Cover

1. Key Replacement – *We* will reimburse *You* for the cost of replacing *Your Home Building* and/or *Your Vehicle* keys which are *Lost or stolen*. The covered cost is limited to the money *You* paid to a locksmith to produce a new key.

2. *Break-in Protection* – We will reimburse You for the cost of replacing Your locks and keys if Your Home Building or Your Vehicle is broken into. The covered costs include the labour cost for replacing the lock.
3. *Lock Out Reimbursement* – We will reimburse You for the cost of obtaining a locksmith if You are locked out of Your Home Building or Your Vehicle due to the loss or Theft of Your keys.
4. *Rental Car Reimbursement* – We will cover the reasonable cost of a rental car if Your Vehicle keys are Lost or stolen and it will take more than 24 hours to replace them;

II. What We Will Not Cover

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 primary Home Building;
3. The cost to replace keys to Vehicles that You do not own for personal use;

III. Coverage Conditions

For *Break-in* protection 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.

IV. Duties After An Accident or Loss

In the event of a covered loss:

1. You shall call Us at 1800119966 or provide written intimation within 24 hrs. 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 forms and accompanying documents including police reports (where necessary), receipts for replacing locks and/or keys, and any other documents We may ask You to provide;
4. The claims form and accompanying documents must be returned to Us within 3 days of making the original claim.

BENEFIT: Accidental Damage - General Contents

I. What We Will cover

We will cover accidental damage to covered **General Contents** (excluding Portable Electrical / Electronic item) within **Your Home Building** upto **Sum Insured** as mentioned in the **Policy Schedule/ Certificate of Insurance** due to any unforeseen, external, visible and violent impact during the **Policy / Cover Period** if such accidental damage causes the item to not function in its intended manner of normal use.

II. What We will Not Cover

We will not be liable to pay for the loss in the event of the below:

- a) Loss or damage caused by incorrect storage, poor maintenance, willful negligence, incorrect installation, incorrect set-up
- b) Loss or damage caused by change in temperature.
- c) Damage caused by operating the item outside the permitted or intended uses described by manufacturer or service (including upgrades and expansions)
- d) Cosmetic damage to the Item including but not limited to scratches, dents and broken plastic on ports.

- e) Damage to or loss of any software or data residing or recorded on the Item.
- f) Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, preventative maintenance, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
- g) Loss or damage due to misplacement, misuse, reckless, abusive, willful or intentional misconduct associated with handling and use of Item.
- h) Any type of self-repair or attempted self-repair.
- i) Intentional damage of any kind to the Item. Loss or damage due to any experiments or tests and/or alterations resulting into any abnormal functioning.
- j) Any loss or damage caused to the Item outside **Your** Home Building.
- k) Any loss or damage covered under any other section of the policy.

Deletion of Insured Event covers from Benefit Home Building and Home Contents

D1. Deletion of Insurance Event No. 2 - Explosion of domestic pressure vessels or Implosion under Benefit: Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 2 - Explosion of domestic pressure vessels or Implosion under Benefit: Home Building and Home Contents_stands deleted. All other policy terms and conditions remain unaltered.

D2. Deletion of Insurance Event No. 3 - Lightning under Benefit: Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 3 - Lightning under Benefit: Home Building and Home Contents_stands deleted. All other policy terms and conditions remain unaltered.

D3. Deletion of Insurance Event No. 4 - Earthquake under Benefit: Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 4 - Earthquake under Benefit: Home Building and Home Contents_stands deleted. All other policy terms and conditions remain unaltered.

D4. Deletion of Insurance Event No. 5 - Storm, Cyclone, Typhoon, Tempest Hurricane, Tornado under Benefit: Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 5 - Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado under Benefit: Home Building and Home Contents_stands deleted. All other policy terms and conditions remain unaltered.

D5. Deletion of Insurance Event No. 6 - Tsunami, Flood and Inundation under Benefit: Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 6 – Tsunami, Flood and Inundation under Benefit: Home Building and Home Contents_stands deleted. All other policy terms and conditions remain unaltered.

D6. Deletion of Insurance Event No. 7 - Acts of Terrorism under Benefit: Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 7 – Acts of Terrorism under Benefit: Home Building and Home Contents_stands deleted. All other policy terms and conditions remain unaltered.

D7. Deletion of Insurance Event No. 8 - Subsidence of the land on which Your Home Building stands Landslide, Rockslide, Avalanche under Benefit: Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 8 – Subsidence of the land on which Your Home Building stands Landslide, Rockslide, Avalanche under Benefit: Home Building and Home Contents_stands deleted. All other policy terms and conditions remain unaltered.

D8. Deletion of Insurance Event No. 9 - 'Additional covers' : Home Building and Home Contents

It is hereby declared and agreed that, Insurance Event No. 9 – 'Additional covers' under Benefit: Home Building and Home Contents stands deleted. All other policy terms and conditions remain unaltered.

D9. Deletion of "Loss of Rent and Rent for Alternative Accommodation" –

It is hereby declared and agreed that Benefit- "Loss of Rent and Rent for Alternative Accommodation" under Benefit: Home Building and Home Contents stands deleted. All other policy terms and conditions remain unaltered.

12. This Policy does not cover**A. Exclusions applicable to all the Benefits****This Policy does not cover**

Any consequential loss or loss, destruction, damage or Bodily Injury due to:

1. 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;
2. 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;
3. Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance;

B. Exclusions applicable to all Benefits except Benefit: Home Building and Home Contents

This Policy does not cover Any consequential loss or loss, destruction, damage or Bodily Injury due to:

1. Wilful act by Your Family, Domestic Staff.
2. "Fungi", Wet or Dry Rot, or Bacteria, meaning the presence, growth, proliferation, spread or any activity of "Fungi", wet or dry rot or bacteria. Whenever "Fungi", wet or dry rot, or bacteria occur, the Fungi, wet or dry rot, or bacteria and any resulting loss is always excluded under this Policy, however caused. In addition, there is no coverage to test for, monitor, clean up, remove, remediate, contain, treat, de-toxify, neutralize, or in any way respond to, or assess the effects of, "Fungi", wet or dry rot, or bacteria."
3. Existing damage: Any loss, damage, Accident, injury occurring before cover commences under the Policy.
4. Consequential loss: Consequential loss of any kind or description.

GENERAL CONDITIONS

These terms and conditions have general application to this Policy as a whole, and they apply regardless of the number of Benefits that are operative under this Policy. Please note that each Benefit may have additional terms and conditions that are specific to that Benefit, and these additional terms and conditions will be listed within the Benefit under the heading "Special Condition" which would apply in addition to the General Conditions stated herein.

A. Conditions applicable to all Benefits**1. Cancellation****Cancellation by You at any Time**

You may cancel this Policy at any time by informing us. We shall refund proportionate premium for the unexpired Policy / Cover Period provided there is no claim(s) under the Policy. **Cancellation by Us:**

- a. We may cancel the Policy on the grounds of established fraud, by giving minimum notice of 7 days to the Policyholder and premium will be forfeited by Us.

- b. In case of Total Loss of Your Home Building in a long-term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the Policy Period. In such a case We shall refund the proportionate Premium for the un-expired policy years after grossing up the Premium paid by You towards long term discount, if any.

B. Conditions applicable to all Benefits except Benefit: Home Building and Home Contents

1. Reasonable Care

All reasonable steps, safeguards and precautions to avoid any injury, loss or damage that might result in a claim under this Policy or otherwise must be taken by You and/or Your Family and/or Your Domestic Staff, and You and/or Your Family shall exercise reasonable care in employing Domestic Staff or other employees or contractors to work in Your Home Building.

2. Adequacy of Sum Insured

You must at all times keep the Sum Insured at a level, which represents the full value of any property, insured under this Policy, which means in relation to any:

Benefit: Burglary - the Replacement cost.

Benefit: Baggage, Breakdown of domestic electronic and electrical appliances, Pedal Cycle, Plate Glass, Jewellery and Valuables: the Replacement Cost

3. Your duties after a loss

If an event occurs that may give rise to a claim under this Policy, or there are circumstances that are likely to give rise to a claim, You must:

- (a) Inform Us immediately through telephone / fax/ email/ SMS/ registered post within 7 days from the occurrence of the loss or the event giving rise to the claim.
- (b) Provide Us with all relevant information, documentation and details of items lost, damaged or destroyed along with their values, and also any other assistance that We may reasonably require to enable Us or independent surveyors or Our representatives to investigate any claim and/or to establish to Our reasonable satisfaction that a loss of the amount stated has occurred under this Policy. Specifically in the case of the notification of a circumstance likely to give rise to a claim, You shall also give Us reasons for the anticipation of a claim with full particulars including dates and the persons involved.
- (c) Preserve any damaged property so that it may, at Our discretion, be inspected and examined by independent surveyors or Our representatives.
- (d) In case of actual or attempted Burglary or Theft, You must in addition to a), b) and c) above:
 - (i) immediately lodge a written complaint with the police listing out the items with values that were lost, damaged or destroyed and that You intend to claim for and forward a copy of that written complaint, the First Information Report and/or Final Report to Us, and
 - (ii) take all practicable steps to apprehend the guilty persons and to recover any property Lost, and
 - (iii) protect the remaining property from further damage as per General Condition above, and
 - (iv) within 7 days supply Us with an inventory of damaged or stolen property detailing the quantity, age, description, actual replacement value and amount of loss claimed for in respect of each item, along with all documentation required to support and substantiate Your claim.
- e) In case the event or circumstance to be notified involves any form of legal process, You must in addition to a), b), c) and d) above:
 - (i) immediately send Us every written notice or information of any verbal notice of a claim, and
 - (ii) immediately send Us any writ, summons, or other legal process issued or commenced against You, and

- (iii) permit Us to take over the control and conduct of the defense, pursuit or settlement of any claim and provide Us or Our representatives with such cooperation and assistance as may be required for that purpose, and
- (iv) not, without Our prior written consent, incur any costs, admit liability for or attempt to settle, make any admission, offer any payment or otherwise assume any contractual obligation with respect to any legal action or threat of legal action.
- (v) provide Us with the names and addresses of any known persons injured and any available witnesses
- (vi) provide Us with any legal documents and other documents which will help Us defend any insured person and
- (vii) assist and cooperate with Us in the conduct of the defense by helping Us
 - 1. to make settlement
 - 2. to enforce any right of contribution or indemnity against any person or organisation who may be liable to an insured person
 - 3. to attend hearings and trials
 - 4. to secure and give evidence and obtain the attendance of witnesses
- (viii) Notify the credit card, bank card or card issuing company in case of loss under credit card cover

4. Basis of Loss Settlement

If You make a claim under this Policy that We accept for payment, then the basis upon which We shall calculate the payment due to You and make payment shall be as follows:

- a. In the event of a Total Loss of a covered item, We will pay You the Replacement cost of the item (or, if not readily available, then an item of equivalent but not better quality) , less salvage value but limited nevertheless to the Sum Insured or the limit as stated in the Policy Schedule/ Certificate of Insurance . In case property is not replaced or reinstated then We will pay the amount of damage after due allowance for wear and tear and depreciation but limited nevertheless to the Sum Insured or the limit as stated in the Schedule.
- b. In the case of damage (partial loss) to a covered item: If it is reasonably capable of repair, reinstatement, renewal or refurbishment then Our payment to You will reflect Your reasonable costs of restoring by such means the damaged item to its condition immediately prior to the event that gave rise to the claim under this Policy without any allowance for wear and tear and depreciation involving replacement of parts except those with limited life, less salvage value of replaced item/part but limited nevertheless to the Sum Insured or the limit as stated in the Policy Schedule/ Certificate of Insurance .
- c. We will only pay You in India and in Indian Rupees subject to Your having established to Our reasonable satisfaction that the replacement, reinstatement, repair, renewal or refurbishment has been effected by You.
- d. We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements.
- e. We shall not make any payment for more than 20% of the Sum Insured of “Benefit: Burglary & Theft” or “Benefit: Breakdown of domestic electrical and electronic appliances (if opted on first loss basis and item wise value not declared)” in respect of any one item unless specifically declared by You in Your Proposal and accepted by Us.
- f. If at the time of the happening of any event that gives rise to a claim under this Policy the Sum Insured in this Policy is less than 85% of the full value of the property, as provided for under General Condition, then the amount of any payment that We are obliged to make, shall be

reduced by a sum equal to a rateable proportion of the loss or damage sustained. Under no circumstances will Our liability to make payment exceed the Sum Insured relating to the Benefit under which the claim has been preferred. Every item, if more than one, of the Policy shall be separately subject to this condition.

- g. If You have any other insurance(s) that would cover a claim under this Policy, or would cover that claim but for the existence of this Policy, then Our payment to You will represent a rateable proportion of the claim. (Not applicable for Benefits: Personal Accident, Lost Wallet, Fraudulent Charges, Key replacement cover)
- h. Under no circumstances will Our liability to make payment exceed the Sum Insured under any particular Benefit per claim and in the aggregate.

5. Change in Circumstances

We have granted cover in reliance on the information that You have provided in Your proposal, which is the basis of this contract and shall be considered incorporated into it. Accordingly, You must notify Us, immediately, of any change in the information contained in Your proposal or any other material change in Your circumstances, including but not limited to, the following:

- a) Change of address.
- b) Structural alteration to Your Home Building.
- c) Expectation or knowledge that Your Home Building will be Unoccupied.
- d) Act of insolvency on Your part or that of Your Family.
- e) Any police caution for or charge in respect of any offence under, other than a driving offence.

This Policy will not respond to any claim unless prior written notice (duly acknowledged by Us) of any material change has been given to Us and You have paid Us any additional premium due, if any.

6. Fraud

If You or anyone acting on Your behalf put forward any claim under this Policy knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall be void in its entirety and be of no effect whatsoever and all claims that You may have made for an indemnity under it shall be forfeited.

7. Free Look Period

The Insured have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If there are any objections to any of the terms and conditions, Insured have the option of cancelling the Policy stating the reasons for cancellation and the premium paid would be refunded after adjusting the amounts spent on stamp duty charges and proportionate risk premium. Insured can cancel the Policy only if no claims have been made under the Policy. All the rights of Insured under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

8. Compliance with Terms and Conditions

Your and/or Your Family's and/or Your Domestic Staff's compliance with the terms and conditions of this Policy, in so far as these require anything to be done by You and/or by Them or complied with by You and/or Them, is a condition precedent to Our liability. In the event of any breach, We may repudiate any liability for Your claim.

9. Your Special Rights & Duties

You shall represent all persons insured under this Policy as to:

- a) The giving and receiving of any notice of cancellation.
- b) The receipt of any endorsements to this Policy.
- c) The payment of premium and receipt of return premium.

d) The acceptance of any other notices or communications under or in respect of this Policy.

10. Valid Account

Your Payment card account must be valid and in good standing for coverage to apply. Benefits will not be paid if, on the date of occurrence, on the date of claim filing, or on the date of would-be claim payment, Your Payment card account is in delinquency, collection, or cancellation status.

11. Excess of Other Insurance Coverage (Applicable to benefits – Fraudulent charges, Lost wallet, Key replacement cover)

Coverages provided by this Policy are EXCESS; this means that if, at the time of occurrence, You have other valid and collectible insurance - such as but not limited to homeowner's or renter's insurance – this Policy will only cover that amount not covered by such other insurance, up to the limits of the specific coverage. If the event is covered by more than one of the Policy coverages, We will only pay the amount from the coverage under which You first filed the claim.

13. Renewal Notice

The Policy may be renewed with our consent. The benefits under the policy or/and the terms and conditions of the policy, including premium rate may be subject to change. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid / received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

CUSTOMER SERVICE AND GRIEVANCE PROCEDURE:

We are committed to extend the best possible services to its Customers. However, if not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Customer Support No. 022 6489 8282 or You may email to the Customer service desk at customersupport@tataaig.com.

Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Customer Support, Tata AIG General Insurance Company Limited

7th and 8th Floor, Romell Tech

Park, Cama Industrial Estate,

Western Express Highway,

Goregaon(E), Mumbai,

Maharashtra 400063

E-mail: Customersupport@tataaig.com

Visit the Servicing Branch mentioned in the Policy document

Nodal Officer

Please visit Our website at www.tataaig.com to know the contact details of the nodal officer for Your servicing branch.

After investigating the grievance internally and subsequent closure, We will send Our response as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, We will inform You of the same through an interim reply.

Insurance Ombudsman

If the Customer is not satisfied with the redressal of grievance through above methods, the Customer may also

approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra and Nagar Haveli, Daman and Diu
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh
BHUBANESWAR	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455/2596429/2596003 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
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, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building,	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

	Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: bimalokpal.delhi@cioins.co.in	
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 / 2631307 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
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 / 23376991 / 23376599 / 23328709 / 23325325 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Made a part of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
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 : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, 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.
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).
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 Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
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
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, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

Prohibition of Rebates- Section- 41 of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015

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 /Certificate accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punished with a fine which may extend to ten lakhs rupees.

“Insurance is the subject matter of the solicitation”. Please read the wordings carefully before concluding the sale.

S. 64VB of The Insurance Act, 1938:

“Commencement of risk cover under the Policy /Certificate is subject to receipt of payable premium by Tata AIG General Insurance Company Limited

Information about Us

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai, Maharashtra, India

Website: www.tataaig.com

Customer Service: customersupport@tataaig.com