

Customer Information Sheet

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S. No	Title	Description	Refer to Policy Clause Number																																
1	Product Name	Private Client Group Home Secure Policy																																	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0009V03201213																																	
3	Structure	Basis of Sum Insured: Modified Indemnity																																	
4	Interests Insured	Residential dwelling and Contents																																	
5	Sum Insured	<p>The monetary amount shown against each Coverage in the Policy Schedule which shall be Our maximum liability for any and all claims under that cover during the Policy Period/Cover Period.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Coverage Name</th> <th style="text-align: left;">Basis of Sum Insured</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">SECTION I</td> </tr> <tr> <td>Home Building Cover</td> <td>Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared</td> </tr> <tr> <td>Home Contents Cover</td> <td>Replacement cost of General Contents</td> </tr> <tr> <td colspan="2">In-Built Covers</td> </tr> <tr> <td>Loss of Rent and Rent for Alternative Accommodation</td> <td>Upto the amount specified in Policy Schedule</td> </tr> <tr> <td> 1. fees of architect, surveyor, consulting engineer; 2. costs of removing debris from the site. </td> <td> Upto 5% of the claim amount Upto 2 % of the claim amount </td> </tr> <tr> <td colspan="2">Optional Covers</td> </tr> <tr> <td>a) Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)</td> <td>Agreed Value Basis as agreed between You and</td> </tr> <tr> <td>b) Personal Accident Cover</td> <td>Rs. 5,00,000 per person(self and spouse)</td> </tr> <tr> <td colspan="2">Other Additional Covers</td> </tr> <tr> <td>1. Alternative Accommodation</td> <td>Up to Rs.10,00,000</td> </tr> <tr> <td>2. Business Equipment</td> <td>up to Rs.50,000</td> </tr> <tr> <td>3. Data Replacement</td> <td>up to Rs.20,000</td> </tr> <tr> <td>4. Food Spoilage</td> <td>up to Rs.25,000</td> </tr> <tr> <td>5. Landscaping</td> <td>up to 5% of the coverage limit for general contents and not</td> </tr> </tbody> </table>	Coverage Name	Basis of Sum Insured	SECTION I		Home Building Cover	Prevailing Cost of Construction of Your Home Building at the Commencement Date as declared	Home Contents Cover	Replacement cost of General Contents	In-Built Covers		Loss of Rent and Rent for Alternative Accommodation	Upto the amount specified in Policy Schedule	1. fees of architect, surveyor, consulting engineer; 2. costs of removing debris from the site.	Upto 5% of the claim amount Upto 2 % of the claim amount	Optional Covers		a) Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)	Agreed Value Basis as agreed between You and	b) Personal Accident Cover	Rs. 5,00,000 per person(self and spouse)	Other Additional Covers		1. Alternative Accommodation	Up to Rs.10,00,000	2. Business Equipment	up to Rs.50,000	3. Data Replacement	up to Rs.20,000	4. Food Spoilage	up to Rs.25,000	5. Landscaping	up to 5% of the coverage limit for general contents and not	
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	more than Rs. 100,000 for loss or damage to any tree, shrub etc
6. Lock Replacement	Replacement Cost
7. Loss of Passport, Driving License, Work Permit, Residence Permit, or any other official identification Document	up to Rs.10,000
8. Precautionary Repairs	up to Rs. 100,000
9. Property of Domestic Staff and Guests	up to Rs.50, 000
10. Property Removal for Safekeeping	up to Rs.25,000
SECTION II	
Burglary & Theft	maximum payment of 10% of the Sum Insured or Rs.50,000/-
Additional Covers	
1. Students Contents	up to 25% of the value of Home Contents shown in Your Policy schedule
2. Contents at a Residence not listed on the Policy Schedule	pay up to 10% of your Home Contents sum insured
3. Security Upgrade	up to Rs.100,000
4. Items in storage	up to 10% of Your Home Contents
5. Newly Acquired Items	25% of the Sum Insured
SECTION III	
Baggage	maximum of 25% of Baggage Sum Insured.
SECTION IV	
Domestic Electrical and Electronic Appliances	As specified in Policy Schedule
SECTION V	
Fine Art and Valuables	As mentioned in Policy Schedule
Additional Covers	
1. Newly Acquired Items	Rs.4,000,000 or 25% of the <i>Sum insured</i>
2. Care, custody and control	up to Rs.4,000,000, or 25% of the sum insured
3. Death of an artist	150% of the scheduled coverage to a specified <i>Fine art</i> in <i>Your Policy schedule</i> subject to maximum of Rs.10, 000, 000
4. Market appreciation	up to 150% of the amount scheduled.
SECTION VI	
Liability	Amount as obligated to pay
Additional Covers	
Credit Cards, Forgery and Counterfeiting	up to total of Rs.350,000

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6	Policy Coverage	<p>SECTION- I</p> <p>Home Building Cover - We cover physical loss or damage, or destruction of your Home Building because of any Insured Event as mentioned below:</p> <ol style="list-style-type: none"> 1. Fire 2. Explosion or Implosion 3. Lightning 4. Earthquake, Volcanic Eruption or other convulsions of nature 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation 6. Subsidence of the land on which Your Home Building stands Landslide, Rockslide 7. Bush Fire, Forest Fire, Jungle Fire 8. Impact Damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) 9. Missile testing operations 10. Acts of Terrorism (Coverage as per Terrorism Clause attached) 11. Riot, Strike, Malicious Damages 12. Bursting or overflowing of water tanks, apparatus and pipes. 13. Leakage from automatic sprinkler installations 14. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events <p>We will also pay You for</p> <p>1.Loss of Rent and Rent for Alternative Accommodation: 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:</p> <ol style="list-style-type: none"> 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. 	Section I-VIII														

- b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
- c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.
- d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
- e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.
 - 2. up to 5% of the claim amount for reasonable **fees of architect, surveyor, consulting engineer;**
 - 3. up to 2 % of the claim amount for reasonable **costs of removing debris from the site.**

Home Content Cover - We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as mentioned above.

SECTION- II- Burglary & Theft:

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

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

SECTION III- Baggage

We will indemnify You for the Theft or accidental loss, damage or destruction anywhere in the world of personal baggage accompanying and belonging to You and/or Your Family on a trip undertaken outside of the municipal limits of the village, town, or city, in which You and/or Your Family ordinarily reside. We will also indemnify You for expenses incurred by You, whilst You and/or Your Family is on a personal trip, for contingency purchases occasioned by covered loss of baggage, subject to maximum of 25% of Baggage Sum Insured

SECTION- IV- Domestic Electrical and Electronic Appliance

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

SECTION V- Fine Art and Valuables

This section of Your Policy covers you against all risks of direct physical loss or damage to Valuable articles anywhere in India unless stated otherwise in the Policy or an exclusion applies. Valuable articles temporarily accompanying You, Your Family members or any person authorised by You shall be covered on worldwide basis.

SECTION VI- Liability

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

SECTION VII- Marine Transit

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

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

SECTION VIII- Cash in Safe

This section of Your Policy covers You against loss of Cash occasioned by robbery, theft, burglary, housebreaking, or hold up whilst cash is kept at Your Home Building/Residence where You normally reside, in locked Safe (s) or Strong room, more particularly described in the Policy schedule, provided always that the limit of the company's liability for any one loss or in aggregate shall in no case exceed the amount

		specified in the Policy schedule. This section also covers the damages caused to the Safe(s) or Strong room by means of above mentioned perils.	
7	Optional/Add-On Cover	<p>Additional Covers</p> <p>SECTION I</p> <p>Optional Covers</p> <p>Covers mentioned here shall only apply if you have opted for any of these covers.</p> <p>a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):</p> <ul style="list-style-type: none"> i. If the Valuable Contents of Your Home are physically damaged by any Insured Event listed under Policy coverage for Home contents cover, 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 for the Valuable item/s. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set. <p>b. Personal Accident Cover:</p> <p>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.</p> <p>In the event of the unfortunate death of the Insured, the Personal Accident cover shall continue for the Spouse until expiry of the policy.</p> <p>Other Additional Covers</p> <ol style="list-style-type: none"> 1. Alternative Accommodation- If a covered loss makes Your Residence uninhabitable, We will cover any reasonable increase in living expenses, other than additional rent for alternative accommodation, incurred by You to maintain Your household's usual standard of living. 2. Business Equipment- We will pay up to Rs.50,000 in total for a covered loss to Business equipment, You own or lease at a Residence listed on the Policy schedule 3. Data Replacement -We will pay up to Rs.20,000 in total for the retrieval or replacement of lost personal or Business data as a result of a covered loss to a personal computer or portable computing device that You own or lease. 4. Food Spoilage- We will pay up to Rs.25,000 in total for loss of food caused by spoilage due to a temperature change in a refrigerator or freezer caused by an interruption of the power supply, or due to the mechanical breakdown of refrigeration 	SECTION I-VIII

equipment at any Residence You live at or own.

5. **Landscaping-** We will pay up to 5% of the coverage limit for the Home Building or if Home Building coverage is not available, 5% of the coverage limit for the General Contents but not more than Rs.100,000 for loss or damage to any tree, shrub or plant excluding forestry and brush at the Residence caused by.
 - a. Aircraft
 - b. Fire, lightning or explosion
 - c. Riot or Civil Commotion
 - d. A vehicle not owned or operated by someone who lives at the Residence
 - e. Theft, attempted theft, vandalism or malicious mischief
6. **Lock Replacement-** We will pay for the cost of replacing the locks in a Residence listed on the Policy schedule if the keys to that Residence are lost or stolen. Your excess does not apply to this cover.
7. **Loss of Passport, Driving License, Work Permit, Residence Permit, or any other official identification document-** We will pay up to Rs.10,000 to reimburse the cost of making a duplicate passport, driving license, work permit, Residence permit, base pass or any other official identification document which is / are accidentally damaged or lost while within India and while temporarily elsewhere in the world for not more than 90 days in the Policy Period.
8. **Precautionary Repairs-** After a loss covered by this Policy, We will pay the reasonable expenses up to Rs. 100,000, You incur for necessary repairs to protect Your Residence against further loss. These payments do not increase the amount of Your cover.
9. **Property of Domestic Staff and Guests-** We will pay up to Rs.50,000 to cover the personal property of Your Domestic Staff and guests while it is on the premises of any Residence listed on the Policy schedule. But We do not cover Jewellery, money or items of similar nature.
These payments do not increase the amount of Your cover and only applies in excess of any other insurance cover in force.
10. **Property Removal for Safekeeping-** We will pay for any reasonable expenses up to Rs.25,000 incurred for the moving and storing of Home Contents from a Residence because the Home Contents are in danger as a result of a covered loss.

SECTION- II- Burglary & Theft

Additional Covers

- 1. Students Contents-** We will pay up to 25% of the value of Home Contents shown in Your Policy schedule in respect of loss or damage due to fire, burglary & theft to a family member's Home Contents whilst living away from Home Building and situated in a Residence anywhere in India for full time education.
- 2. Contents at a Residence not listed on the Policy schedule-** We will pay up to 10% of your Home Contents sum insured in respect of loss or damage due to fire, burglary & theft kept at a Residence You own but not listed on the Policy schedule.
- 3. Security upgrade-** We will pay up to Rs.100,000 to upgrade the security system including alarms and locks following a burglary occurrence at Your Home Building that results in a valid burglary & theft claim under this policy.
- 4. Items in storage-** We will pay up to 10% of Your Home Contents in respect of loss or damage due to fire, burglary & theft, stored in premises away from Your Residence.
- 5. Newly Acquired Items-** We cover Your newly acquired Home Contents in respect of loss or damage due to fire, burglary & theft, provided You already have a Sum Insured shown in Your Policy schedule in the category that the newly acquired Home Contents would be insured under. The most We will pay is 25% of the Sum Insured of highest value item in that category as shown in the Policy schedule for a covered loss.

SECTION V- Fine Art and Valuables

Additional Covers

- 1. Newly Acquired Items-** We cover Your newly acquired Valuable articles provided You already have a Sum Insured shown in Your Policy schedule in the category that the newly acquired Valuable article would be insured under. The most we will pay is INR 40,00,000, or 25% of the Sum Insured for the category whichever is less, as shown in the Policy Schedule for a covered loss.
- 2. Care, custody and control-** We cover Valuable articles up to Rs.4,000,000, or 25% of the sum insured for the category whichever is less during the Policy Period, not owned by You but temporarily in Your care, custody and control with an intent to verify its condition, quality, and authenticity before making purchase decision for maximum period of 7 days from the date it is received in Your Residence provided that there is no other existing insurance covering those Valuable articles and You are legally liable to compensate the owner of the Valuable articles.

3. Death of an artist- We will pay up to 150% of the scheduled coverage to a specified Fine art in Your Policy schedule subject to maximum of Rs.10, 000, 000 if loss or damage to the specified item occurs within 12 months following the death of an artist but not beyond the expiry of the policy provided You had a valuation done within last 36 months from the time of claim.

4. Market Appreciation- Total Loss and Partial Loss

If the market value of the scheduled item immediately before the loss exceeds the amount of scheduled coverage for that item, We will pay its Market value up to 150% of the amount scheduled. The most We will pay in any one loss is 150% of the amount shown in the Policy schedule for the scheduled item subject to maximum liability limited to sum insured per category. We will only pay this where you have had a valuation of the specified item carried out within the last 24 months.

SECTION- VI- LIABILITY

Additional Covers

1. Credit Cards, Forgery, and Counterfeiting

We will pay up to total of Rs.350,000 for:

- a) any amount You or a family member are legally obligated to pay resulting from:
 - i. theft or loss of a bank card or credit card issued in Your or a Family members name; or
 - ii. loss caused by forgery or alteration of any cheque or negotiable document.

A loss will not be covered unless all the terms for using the card, cheque or negotiable document are complied with.

- b) loss caused by accepting in good faith any counterfeit paper currency.

At our option We may defend a claim or suit against You or a Family member for forgery, counterfeiting or for loss or theft of a bank card or credit card.

These payments are in excess of any other insurance cover in force.

2. Golf Exposures

We provide cover for You or a Family member for the following additional expenses incurred whilst playing golf or participating in activities at a golf club unless otherwise stated or an exclusion applies. This cover applies worldwide.

- a) Third Party Damage

We cover all reasonable Property damage caused by You to property owned by others, irrespective of legal liability.

		<p>b) Personal Accident</p> <p>In the event that You or a Family member suffers bodily injury whilst playing golf, which results in Death, or loss of limb(s) or eye(s), We will pay You or a Family member Rs.1,000,000 unless a lower amount is stipulated by law. In the event of a death, this benefit will be paid to the nominee/assignee. We will not pay more than Rs.1,000,000 for any one Occurrence and in aggregate and the death or loss of limb(s) or eye(s) must occur within twelve (12) months of the date of the Occurrence.</p> <p>c) Hole in One</p> <p>We will pay up to Rs.75,000 for expenses incurred as a result of a “hole-in-one” achieved by You or a Family member during an official competition round. Official certification from Your club or the competition secretary must be submitted as proof in the event of a claim.</p> <p>3. Domestic Helpers</p> <p>a) We will indemnify You against compensation and litigation expenses (incurred with Our prior written consent), which You may become legally liable to pay to Your Domestic Staff under the Workmen’s Compensation Act 1923 or any amendment thereto.</p> <p>b) We will pay in aggregate the sums shown below, should a Domestic staff employed by You sustain accidental Bodily injury during the course of employment and Policy Period:</p> <p>a) medical expenses Rs.150,000</p> <p>b) repatriation expense Rs.125,000</p> <p>We will not pay for any claim arising from any of the following:</p> <p>i) hazardous pursuits and occupations;</p> <p>ii) intoxicating liquor or drugs;</p> <p>iii) self inflicted injury or illness; or</p> <p>iv) persons above the age of 65 unless specifically declared and accepted by Us or below the age of 18 at the time of the incident</p> <p>4. Event Cancellation</p> <p>We will pay up to ‘250,000 for expenditure which can not be recovered following the unavoidable cancellation of a personal non-profit making social gathering which is due to take place at Your Residence.</p>	
8	Loss Participation	<p>Section IV - Domestic Electrical and Electronic Appliances Business or Business Purposes</p>	

		At the time of claim, the sum insured of the affected line item of affected individual item of Machinery will be assessed and wherever ascertainable, the deductible will be applied based on the individual unit affected subject to 1% of Sum Insured of the affected electric and electronic Appliance(s) or ₹1000/- , which ever higher for each and every claim.	
9	Exclusions	<p>GENERAL EXCLUSIONS</p> <p>A. Exclusions applicable to all Sections</p> <p>1. War</p> <p>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</p> <p>2. Nuclear Hazard</p> <p>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.</p> <p>3. Intentional Acts</p> <p>Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>4. Pollution or Contamination</p> <p>Pollution or contamination, unless</p> <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination. <p>B. Exclusions applicable to all Sections except Section I – Building and Contents</p> <p>1. Consequential Loss</p> <p>We do not cover any consequential loss or legal liability of any kind. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured.</p> <p>2. Fungi</p> <p>“Fungi”, mould, wet or Dry Rot, or Bacteria, meaning the presence, growth, proliferation, spread or any activity of “fungi”, mould, wet or dry rot or bacteria. Whenever “fungi”, mould, wet or dry rot, or bacteria occur, the fungi, mould, wet or dry rot, or bacteria and any resulting loss is always excluded under this Policy, however caused.</p>	Section 9, Section I- VIII

		<p>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”, mould, wet or dry rot, or bacteria.”</p> <p>However, this exclusion does not apply to loss or damage caused by the presence of mould resulting from fire or lightning unless another exclusion applies.</p> <p>3. Chemical or Biological Contamination</p> <p>We do not cover any loss or damage, directly or indirectly caused by:</p> <p>a) the use of a chemical or biological weapon</p> <p>4. Confiscation</p> <p>We do not cover any loss or damage caused by the delay, detention, destruction, confiscation or seizure by any government or Public authority.</p> <p>5. Dishonest Acts</p> <p>We do not cover any loss or damage caused by any dishonest or criminal act by or at the direction of You or a Family member.</p> <p>6. Existing Damage</p> <p>We do not cover any loss or damage which occurred prior to the Policy period.</p> <p>7. Gradual Deterioration, Breakdown, Wear and Tear</p> <p>We do not cover any loss or damage caused by:</p> <p>a) Wear and tear, gradual deterioration;</p> <p>b) inherent vice, latent defect</p> <p>c) warping or shrinkage, rust or other corrosion.</p> <p>However, this exclusion does not apply to ensuing covered loss unless another exclusion applies.</p> <p>8. Misappropriation</p> <p>We do not cover any loss or damage caused by the taking or other misappropriation of Home Contents from You or a family member by You or a family member.</p> <p>9. Motorised Land Vehicles</p> <p>We do not cover any loss or damage to motorised land vehicles including their equipment and accessories or any electronic devices</p>	
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		<p>designed to be operated solely by power from the electrical system of that vehicle.</p> <p>However, this exclusion does not apply to loss or damage to vehicles not subject to motor vehicle registration which are:</p> <ul style="list-style-type: none"> a) used to service any Residence You own or live at; b) designed to assist the handicapped; or c) designed for recreational use off public roads, unless another exclusion applies. <p>10. Watercraft</p> <p>We do not cover any loss or damage caused by the stranding, swamping or sinking of a covered watercraft, its trailer or outboard engine.</p> <p>We also do not cover any loss caused by collision of a covered watercraft other than collision with a land vehicle unless another exclusion applies</p> <p>11. Aircraft</p> <p>We do not cover any loss or damage to aircraft or aircraft parts.</p> <p>12. Unoccupancy</p> <p>We do not cover any loss or damage that occurs while Your Home is Unoccupied unless informed to Us at the time of applying for insurance or prior to premises being Unoccupied signified by an endorsement on the Policy by or on behalf of Us subject to payment of additional premium, if any and terms and conditions.</p> <p>Exclusions (What We do not cover) specific for covers under SECTION- I</p> <p>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:</p> <ul style="list-style-type: none"> 1. 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. 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. 	
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3. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
4. Loss or damage to any Insured Property removed from Your Home to any other place.
5. Any reduction in market value of any Insured Property after its repair or reinstatement.
6. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.
7. Costs, fees or expenses for preparing any claim.
8. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

SECTION-II- BURGLARY AND THEFT

We will not make any payment under this cover

- a) If the loss or damage occurs while Your Home Building is Unoccupied unless informed to Us at the time of applying for insurance or prior to premises being Unoccupied signified by an endorsement on the Policy by or on behalf of Us.
- b) If You and/or Your Family and/or Your Domestic Staff are directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary, Theft and Larceny
- c) For any interest in the property insured which has come into existence subsequent to this Policy having come into effect in excess of what is provided under this section.
- d) For loss or damage to personal money, jewellery and valuables due to Larceny.
- e) For any loss or damage caused by use of the key to the insured premises or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
- f) For any loss or damage to livestock, motor vehicles, business books, documents of any kind, ATM or credit cards.
- g) For any loss or damage while Your Home Building/Residence is undergoing any renovation during policy period unless notification of renovations and/or vacation is given to Us. We reserve all of our rights under the Policy to either charge You additional premium or refuse to cover any loss relating to such renovations and/or vacation of the Home Building/Residence.

SECTION-III - BAGGAGE

We will not make payment to You under this Cover:

- a) For loss, damage or destruction:
 - i) due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise to any item of a fragile or brittle nature (whether part of the item lost, damaged or destroyed or otherwise) unless the loss, damage or destruction is caused by an accident involving the mode of transport of such item;
 - ii) to any item of a perishable and/or consumable nature;
 - iii) to any item being conveyed by any carrier under a contract of affreightment;
 - iv) to any loose item (including clothing) being worn or carried about during the trip;
 - v) of any electrical item caused by misuse, use other than in accordance with the manufacturer's recommendation, defect, excessive pressure, short circuiting, arcing or by the effects of electricity from whatever cause (including lightning);
 - vi) of any money, securities, stamps, business books or documents, jewellery, watches, furs, precious metals, precious stones, gold or silver ornaments, travel tickets, cheques and bank drafts;
 - vii) to personal baggage that is not within the care, custody or control of You and/or Your Family;
 - viii) to personal baggage caused by rat, fungus, insects or vermin
 - ix) caused by or arising from the leakage, spilling or explosion of liquids, oils or similar materials, or articles of a dangerous or damaging nature.
- b) For the loss of personal baggage from a car unless such loss occurred by violent and visible means from an enclosed saloon car that had its windows closed and locked and other security devices, if any, properly applied.
- c) For more than the sole value of an item comprising part of a pair or set, without reference to any special value which such item may have had as a part of such pair or set and not more than a proportionate part of the value of the pair or set.
- d) The first '1000 of each and every claim under this Benefit.

SECTION- IV- DOMESTIC ELECTRICAL AND ELECTRONIC APPLIANCE

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 accidental loss or damage to Your domestic appliances except audio and audio-visual appliances,
- e. the cost of repair associated with any appliances that has been modified in any manner or is used for Business or Business Purposes;
- f. the cost of repair associated with loss or damage caused by or in the process of erection, cleaning, maintenance, repair, dismantling;
- g. loss or damage caused by atmospheric or climatic changes, moths, insects, and vermin;
- h. the cost of repair associated with the detention, seizure or confiscation by Public Authorities of Your domestic appliances;
- i. the cost of repair associated with the misuse of or use other than in accordance with manufacturer's recommendation of Your domestic appliances;
- j. the cost of repair associated with defects in wiring or electrical connections that are not an integral part of Your domestic appliances;
- k. any amount exceeding the Sum Insured for each and every claim and for all claims.
- l. the first 1% of Benefit Sum Insured or '1000, whichever is the greater of each and every claim.
- m. loss or damage to records, discs, cassettes or tapes;

SECTION V- FINE ART AND VALUABLES

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

1. Chemical Hazards

We do not cover any loss caused by any chemical, biological, biochemical or electromagnetic contamination whether controlled or uncontrolled or however caused.

2. Collectibles

We do not cover any loss to Collectibles including stamps and coins:

- a) caused by fading, thinning, colour transfer, creasing, denting, handling, scratching, tearing, aridity, or
- b) caused during use other than as a Collectible.

3. Confiscation

We do not cover any loss or damage caused by or resulting from the nationalization, requisition, destruction, confiscation of or damage to property by or under the order of any government or public or local authority.

		<p>4. Consequential Loss We do not cover any consequential loss or legal liability of any kind.</p> <p>5. Dishonest Acts We do not cover any loss or damage caused by any dishonest or criminal act by, or at the direction of You or a Family member.</p> <p>6. Existing Damage We do not cover any loss or damage which occurred prior to the Policy period.</p> <p>7. Gradual Deterioration, Breakdown, Wear and Tear We do not cover any loss or damage caused by:</p> <ul style="list-style-type: none"> a) wear and tear, gradual deterioration; b) inherent vice, latent defect, mechanical or electrical breakdown; c) warping or shrinkage, rust or other corrosion, smog, wet or dry rot; <p>However, this exclusion does not apply to ensuing covered loss unless another exclusion applies.</p> <p>8. Intentional Acts We do not cover any loss or damage deliberately caused by You or a Family member.</p> <p>9. Jewellery in the Bank We do not cover any loss to specified jewellery described in the Policy schedule as "Jewellery in Bank" while these items are out of a bank vault, unless We agree in advance that We will cover them. Mysterious disappearance from bank is also not covered.</p> <p>10. Jewellery in the Safe We do not cover any loss to specified jewellery described in the Policy schedule as "Jewellery in Safe" while these items are out of a safe or strong room located within the Residence, unless We agree in advance that We will cover them. Mysterious disappearance from safe is also not covered.</p> <p>11. Loss by Rodents, Insects, Birds, Vermin or Domestic Pets We do not cover any loss or damage caused by rodents, insects, birds, vermin or domestic pets. However, this exclusion does not apply to ensuing covered loss unless another exclusion applies.</p> <p>12. Misappropriation We do not cover any loss or damage caused by the taking or other misappropriation of fine art from You or a Family member by You or a Family member.</p> <p>13. Pollution or Contamination We do not cover any loss or damage, directly or indirectly, and regardless of any cause or event contributing concurrently or in any sequence to the loss, caused by the discharge, dispersal, seepage, migration or release or escape of Pollutants.</p>	
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		<p>14. Professional Use We do not cover loss or damage to any Valuable articles held or used for any trade or profession.</p> <p>15. Repair and Restoration We do not cover any loss or damage to Valuable articles caused by or resulting from repair, restoration, or retouching commissioned by You.</p> <p>16. Shipments by mail We do not cover any loss caused during shipment by mail including courier unless agreed to in advance by Us. This exclusion does not apply to shipments with a value less than ₹200,000.</p> <p>17. Structural movement We do not cover Loss, destruction or damage caused by</p> <ul style="list-style-type: none"> a) the normal cracking, settlement or bedding down of new structures b) the settlement or movement of made up ground c) coastal or river erosion d) demolition, construction, structural alterations or repair of any property or ground works or excavations. <p>18. Temperature or Dampness We do not cover any loss or damage caused by extremes of temperature, dampness or dryness of atmosphere, or water vapour to Your Valuable articles. However, this exclusion does not apply to loss or damage caused directly by rain or to ensuing covered loss unless another exclusion applies.</p> <p>19. Unsuitable Transportation and Packing We do not cover any loss or damage to any item during transit, which is not suitably packed and secured relative to its value and the method of transportation.</p> <p>20. Unoccupied Home Building/Residence We do not cover loss or damage while Your Home Building/Residence is Unoccupied unless notified in advance and agreed by us.</p> <p>21. Valuables outside India We do not cover any loss or damage to Valuables articles permanently kept outside India.</p> <p>22. Building works We do not cover any loss or damage while Your Home Building/Residence is undergoing any renovation during policy period unless notification of renovations and/or vacation is given to Us. We reserve all of our rights under the Policy to either charge You additional premium or refuse to cover any loss relating to such renovations and/or vacation of the Home Building/Residence.</p>	
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23. Exhibition, display, promotion

We do not cover any loss or damage to Your Valuable articles exceeding Rs.100,000,000 or 25% of the sum insured for the category whichever is less up to a maximum period of one month for exhibition, display and promotion purposes unless notified to us in advance and We agree to cover them subject to payment of additional premium and terms and conditions.

SECTION VI- LIABILITY

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

1. Aircraft

Personal injury or Property damage arising out of the ownership, maintenance, use, loading, unloading, or towing of any aircraft.

However, this exclusion does not apply to Personal injury or Property damage arising out of the ownership, maintenance, use, loading, unloading, or towing of any aircraft chartered by You with qualified and professional crew and operated solely by licensed pilots.

2. Asbestos

For claims and losses based upon, arising out of, directly or indirectly resulting from, in consequence of, or any way involving asbestos.

3. Business Pursuits

Personal injury or Property damage arising out of Your business pursuits, investment activity or any activity intended to generate a profit for an insured person or other

However, this exclusion does not apply to:

- a) voluntary work for an organised and registered charitable, religious or community group; or
- b) incidental business activity.

4. Care, Custody or Control

Property damage to property owned by, rented to, occupied or used by, or in the care, custody or control of an insured person to the extent that the insured person is required by contract to provide insurance. This exclusion does not apply to Property damage caused by fire, smoke or explosion.

5. Contractual Liability

Personal injury or Property damage arising from contracts or agreements, whether written or unwritten, unless liability would have existed without the contract or agreement.

6. Directors' Errors or Omissions

Personal injury or Property damage arising out of any Insured person's acts, errors or omissions as an officer or member of the board of directors of any corporation or organisation. This

		<p>exclusion does not apply to bodily injury or Property damage arising out of an Insured person's actions for a non-profit making corporation or organisation unless another exclusion applies.</p> <p>1. Discrimination</p> <p>Personal injury arising out of actual, alleged or threatened discrimination or harassment due to age, race, national origin, colour, sex, creed, handicapped status, sexual preference or any other discrimination.</p> <p>8. Financial Guarantee</p> <p>We do not cover any house for an Insured person's guarantee of financial performance of any organisation, insured person or other individual.</p> <p>9. Fungi</p> <p>Personal injury or Property damage arising directly or indirectly, in whole or in part, out of the actual or alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any Fungi.</p> <p>However, this exclusion does not apply to Personal injury or Property damage arising out of Fungi that are on, or contained in, a good or product intended for consumption.</p> <p>10. Fine and Penalties</p> <p>For claims arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from multiplication of compensatory damages.</p> <p>11. Insured Person</p> <p>Personal injury sustained by You, Insured person or a Family member under this Policy.</p> <p>12. Intentional Acts</p> <p>Personal injury or Property damage resulting from any criminal, wilful, intentional or malicious act or omission by an insured person. We also will not cover claims for acts or omissions of an insured person which are intended to result in, or would be expected by a reasonable person to cause, property damage or personal injury. This exclusion applies even if the injury or damage is of a different kind or degree, or is sustained by a different person, than expected or intended.</p> <p>However, this exclusion does not apply to bodily injury if the Insured person acted with reasonable force to protect any person or property.</p> <p>13. Motorised Land Vehicles</p> <p>Personal injury or Property damage arising out of the ownership, maintenance, use, loading or unloading of any motorised, land or mechanically propelled vehicle. This exclusion does not apply to:</p> <p>a) golf buggies;</p>	
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		<p>b) quad bikes or motorcycles of under 51cc used within the grounds of a location listed on the Policy schedule;</p> <p>c) garden equipment used for domestic purposes;</p> <p>d) a motorised land vehicle laid up at Your Residence; or</p> <p>e) a vehicle for use by a disabled person that does not require registration for the road; unless being used for racing or time trials.</p> <p>14. Professional Services Personal injury or Property damage arising out of an Insured person's performing or failure to perform professional services for which any Insured person is legally responsible or licensed.</p> <p>15. Sexual Molestation or Corporal Punishment Personal injury arising out of any actual alleged or threatened:</p> <p>a) sexual molestation, misconduct or harassment</p> <p>b) corporal punishment or</p> <p>c) sexual, physical or mental abuse.</p> <p>16. Statutory Provision Personal injury or Property damage arising out of deliberate, wilful or intentional non-compliance of any statutory provision.</p> <p>17. Transmittable Diseases Personal injury resulting directly or indirectly from any illness, sickness or disease transmitted intentionally or unintentionally by an insured person to anyone. We do not cover any damages for any threat of exposure or any consequences resulting from that illness, sickness, or disease.</p> <p>18. Watercraft Personal injury or Property damage arising out of the ownership, maintenance, use, operation, loading or unloading of any watercraft:</p> <p>a: that is twenty-six (26) feet or more in length or twenty five (25) or more horsepower and which is owned by You or a Family member or lent or rented to You or a Family member for longer than thirty (30) days.</p> <p>b: Used for any business or commercial purpose: or</p> <p>c: Used for participation in or practice for competitive racing (except for sailboats less than 26 feet in length).</p> <p>19. Wind Powered Land Vehicles Personal injury or Property damage arising out of the ownership, maintenance, use, loading or unloading of any wind powered land vehicle.</p> <p>20. Wrongful Termination Personal injury arising out of wrongful termination of employment.</p>	
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		<p>SECTION VII- Marine Transit</p> <p>The first of '5000/- for each and every claim.</p> <p>(ii) Home Contents excluding Jewellery and Valuable articles which are transported without customary packing.</p> <p>(iii) Loss or damage caused by inherent vice or nature of the Home Contents excluding Jewellery and Valuable articles.</p> <p>(iv) Loss or damage caused by ordinary leakage, ordinary loss in weight or volume or ordinary wear and tear of the Home Contents excluding Jewellery and Valuable articles.</p> <p>(v) Home Contents excluding Jewellery and Valuable articles at your other Residence / Location unless intimated to us within 10 days of delivery at the other Residence / Location and additional premium paid failing which cover will cease on expiry of 10th day.</p> <p>SECTION VIII- Cash in Safe</p> <p>We will not make any payment under this cover for</p> <ol style="list-style-type: none"> 1. Loss or damage where the Cash is not kept in a locked Safe or Strong room. 2. Mysterious disappearance or unexplained loss. 3. Loss or shortage discovered while taking inventory. 4. Loss arising directly or indirectly from insolvency, voluntary arrangement with creditors, bankruptcy of You. 5. loss of Cash obtained from safe following the loss of the key to the said Safe or Strong room any duplicate thereof belonging to You unless such key has been obtained by threat of violence. 6. Consequential loss or legal liability of any kind. 7. Loss due to fraud, dishonesty of Domestic staff and/or visitors 8. Loss or damage while Your Home Building/Residence is Unoccupied unless notified in advance and agreed by Us. 	
10	Special Conditions and Warranties (if any)	<p>These terms and conditions have general application to this Policy as a whole, and they apply regardless of the number of Sections that are operative under this Policy. Please note that each Section may have additional terms and conditions that are specific to that Section, and these additional terms and conditions will be listed within the Section under the heading "Special Conditions" which would apply in addition to the General Conditions stated herein.</p> <p>Conditions applicable to all Sections</p> <p>CANCELLATION</p> <p>Cancellation by You at any Time</p>	Section X, IV

You can cancel this Policy at any time by informing us. We shall refund proportionate premium for the unexpired policy period provided there is no claim(s) under the policy

Cancellation by Us:

We can cancel the Policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Policyholder

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

1. 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:

a. Home Contents (Benefit: Burglary): the current replacement cost of the Home Contents.

If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly, Every item, if more than one, of the Policy shall be separately subject to this condition.

2. Assignment

No one covered under this Policy may assign or turn over any right or interest in regard to the Policy without Our written consent.

3. Bankruptcy or Death

The Insured person's bankruptcy or insolvency shall not relieve Us of any of Our obligations provided loss, damage or liability is triggered by covered peril. Further, if the Insured person dies or becomes bankrupt or insolvent during the Policy Period, this Policy, unless cancelled, shall remain in force until expiry.

4. 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 .
- c) Expectation or knowledge that Your /Residence 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. f) Filming event, wedding, shooting, sports or any other events and ceremonies

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.

5. 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.

6. Concealment or Fraud

The entire Policy will be void and all claims that You may have made for an indemnity under it shall be forfeited if, whether before or after a loss, You or an Insured person has:

- a) intentionally concealed or misrepresented any material fact or circumstance;
- b) engaged in fraudulent conduct; or
- c) made false statements relating to this insurance.

7. Construction, Severability and Conformance to Statute

- a) If any provision contained in this Policy is, for any reason, held to be invalid, illegal, unenforceable in any respect, it is hereby deemed to be severed and to have no effect on any other valid, legal and enforceable provisions of this Policy.
- b) If any provision contained in this Policy is, for any reason, held to be invalid, illegal or unenforceable, it will be construed by limiting it so as to be valid, legal and enforceable to the extent compatible with applicable law.
- c) Any provisions of this Policy which are in conflict with the statutes or regulations of India are hereby amended to conform to such statutes or regulations.

8. Cooling off period

If this cover does not meet Your requirements, You may return this Policy and Policy Schedule to Us within 15 days of the cover starting or the day on which You receive the Policy and Policy Schedule, whichever is the later.

We will refund all premiums paid, less Rs.1000/- for administrative expenses, within 30 days from the date We received the notice of cancellation from You. However, if You have made any claim on this Policy before requesting for cancellation then no refund of premium will be given.

9. Contribution

If at the time of the happening of any loss or damage covered by this Policy there shall be subsisting any other insurance of any nature whatsoever covering the same property whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

10. Jurisdiction

Any dispute arising between the parties to this contract shall be resolved and subjected only to the laws and jurisdictions of India.

11. Liberalisation

If We broaden the cover provided by Your policy without an additional premium charge, the changes will automatically apply to Your Policy as of the effective date on which the changes are approved by competent authority.

12. 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 members and/or Your Domestic Staff, and You and/or Your Family members shall exercise reasonable care in employing Domestic Staff or other employees or contractors to work in Your

13. Subrogation:

The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing/permit to be/or done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

14. 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

		<p>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.</p> <p>c) Preserve any damaged property so that it may, at Our discretion, be inspected and examined by independent surveyors or Our representatives.</p> <p>d) In case of actual or attempted Burglary or Theft, You must in addition to a), b) and c) above:</p> <ul style="list-style-type: none"> 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 1 above, and iv) within 7 days supply Us with an inventory of damaged or stolen property detailing the quantity, age, description, actual cash value and amount of loss claimed for in respect of each item, along with all documentation required to support and substantiate Your claim. <p>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:</p> <ul style="list-style-type: none"> 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 defence, 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 co-operate with Us in the conduct of the defence by helping Us: <ul style="list-style-type: none"> a. to make settlement; 	
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- b. to enforce any right of contribution or indemnity against any person or organisation who may be liable to an Insured person;
- c. to attend hearings and trials; and
- d. to secure and give evidence and obtain the attendance of witnesses.
- e. Notify the credit card, bank card or card issuing company in case of loss under credit card cover;

15. 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.

16. Renewal

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.

Special Conditions Applicable to covers under Section I

I. Your Obligations

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

- i. 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.
- ii. 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.

		<p>2. Obligation to take care: You must</p> <ul style="list-style-type: none"> i. 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. ii. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and iii. ensure that unauthorized persons do not occupy Your Home Building. <p>3. Inform change in circumstances: You must inform Us immediately if</p> <ul style="list-style-type: none"> i. You change Your address, ii. You make any addition, alteration, extension to the structure of Your Home Building, iii. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, iv. You change the use of Your Home Building. <p>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.</p> <p>5. Make true statements and full disclosure in the claim and related documents</p> <p>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.</p> <p>SECTION IV- DOMESTIC ELECTRICAL AND ELECTRONIC APPLIANCE Special Conditions Applicable to this Section in Addition to the General Conditions</p> <ul style="list-style-type: none"> a) If the part required for the repair or replacement of the domestic appliances is not readily available in India, We may, in our sole and absolute discretion, instead pay either <ul style="list-style-type: none"> 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 	
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		<p>plus the relevant import duty, and, in either case, the reasonable cost of fitting such part.</p> <p>b) In the case of a total loss Our payment to You will be reduced by depreciation calculated at 10% per annum from the date of manufacture of the television set, subject to maximum depreciation of 50% of the replacement cost of the picture tube.</p> <p>c) In all other cases involving replacements of parts our payment to You will be reduced by depreciation calculated at 5% per annum from the date of manufacture of the appliances subject to maximum depreciation of 50% on the parts replaced.</p>	
11	Admissibility of Claim	<p>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.</p> <p>1. Immediate notice to Us</p> <p>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.</p> <p>b. You can give notice to any of Our offices or call-centres.</p> <p>c. You must state in this notice</p> <ul style="list-style-type: none"> 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 <p>2. Steps to prevent loss and damage</p> <ul style="list-style-type: none"> i. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents. ii. Until We have inspected Your Home Building and Home Contents, and have given Our consent, <ul style="list-style-type: none"> a. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; b. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; c. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. 	

		<p>3. Immediate notice to Authorities</p> <p>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.</p> <p>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</p> <p>Ex-1 If Your Home Contents is insured for ₹ 10,00,000 and if the contents of your Home are partially destroyed in fire , then We pay your claim to replace the items or repair the items which is destroyed or damaged. For E.g if a TV Set of ₹ 1.00.000 is destroyed , we will pay You ₹ 1,00,000 for the TV and if it is repaired and the repair cost is ₹ 15,000 We will pay the repair cost of ₹ 15,000.</p> <p>Ex-2 The area of Your Home Building is 100 sq m. You declare, and We accept, that rate of cost of construction of Your Home Building is ₹ 20,000 per sq.m. Your Home Building is insured for ₹ 20,00,000. Your Home Building is damaged by earthquake and is a total loss. Our surveyor assesses the reconstruction cost on the date of earthquake at ₹ 16,00,000 calculated at ₹ 16,000 per sq m for that town. Since We accepted the rate that You declared, We will pay ₹ 20,00,000.</p>	
12	Policy Servicing – Claim Intimation and Processing	<p>Policy holder needs to intimate the claim to us thru any of the following means:</p> <ul style="list-style-type: none"> • Call our 24 Hours Toll free number : +1800 266 7780 / +1800 119 966 • Email to us at general.claims@tataaig.com • SMS : Type in “CLAIMS” and send it to “5616181” • Walk in to our nearest branch <p>Policy holder needs to provide following details while reporting a claim.</p> <ul style="list-style-type: none"> • Policy number • Date of loss • Nature of loss • Contact details (Mobile and email) <p>Submit Claim:</p>	

		<p>A. Claim form:</p> <ul style="list-style-type: none"> 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. <p>B. We shall not be liable for any loss or damagewhere 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.</p>	
13	Grievances Redressal and Policyholders Protection	<p>(Grievance Lodgement Stage)</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800- 266-7780/022-66939500 (tolled) or You may email to the customer service desk at customersupport@tataaig.com.</p> <p>Our Grievance Redressal Officer</p> <p>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</p> <p>7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>E-mail: customersupport@tataaig.com</p> <p>Visit the Servicing Branch mentioned in the policy document</p> <p>Nodal Officer Please visit Our website at www.tataaig.com to know the contact details of the nodal officer for Your servicing branch.</p> <p>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.</p> <p>Insurance Ombudsman</p>	

		If the Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person 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/	
14	Obligations of the Policyholder	Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy.	

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note- In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.