



## IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

### ALL IN ONE HOME PROTECTOR POLICY

UIN: IRDAN106RP0064V03201819

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#### PREAMBLE

This Policy is a contract between You and Us. The Proposal along with any written statement of Yours for purpose of this Policy forms part of this contract and the contract is stated in the following:

- a. This Policy document,
- b. The Policy Schedule attached to this Policy document,
- c. Any Endorsement attached to and forming part of this Policy document,
- d. Any Add-on to this Policy that You may have purchased from Us,
- e. The proposals and all declarations made by You or on Your behalf.

This Policy witnesses that in consideration of Your having paid the premium, We will insure Your interest(s) under the Sections specified as operative in the Schedule during the Policy Period and accordingly We will indemnify You in respect of events occurring during the Period of Insurance in the manner and to the extent set forth in the Policy provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

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

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

#### SPECIAL MEANING OF CERTAIN WORDS

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

1. **Proposal**

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

2. **Policy**

It means the points a,b,c,d,e of Preamble. Your Policy contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Policy is issued.

3. **Policy Schedule**

It means the latest Schedule issued by Us as part of Your Policy. It provides details of Sections of Your Policy, which are in force, and the level of cover You have.

A revised Schedule will be sent at each renewal and whenever You request for a change in the cover.

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

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

4. **Endorsement**

It means 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.

5. **Sum Insured**

It means the amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable and for Section 1, it is described in Clause 2 (4) and Clause 3 (2).

6. **We/Our/Us/ Insurer**

It means The IFFCO-Tokio General Insurance Company Ltd. that has provided Insurance Cover under this Policy; of the Company.

7. **You/Your**

It means The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.

8. **What is Covered**

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

9. **What is Not Covered**

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

10. **Market Value**

It means the replacement value of Insured property or item as new at the time of damage less due allowance for betterment, wear and tear and/or depreciation OR the value which can be realised from the market for such Insured property immediately before the occurrence of damage if such value is ascertainable, whichever is lower unless otherwise agreed by us, in exceptional circumstances.

11. **Damage/Damaged**

It means loss or damage of the Insured property.

12. **Disease**

It means a condition affecting the physical wellbeing and health of the body having a defined and recognized pattern of symptoms which requires treatment by a Medical Practitioner.

13. **Injury**  
It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
14. **Accident (For All sections other than Personal Accident)**  
It means a fortuitous event or circumstance which is sudden, unexpected and unintentional.
15. **Accidental Damage**  
It means actual and/ or physical loss of or damage to tangible property of the insured as a result of Accident.
16. **Excess**  
It means the first part of any claim for which You are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.
17. **Family**  
It means Your spouse, children, parents and/or other relatives normally living with You .in Your Home and also Your children staying away from You for the purpose of study/ internship/ training or any other vocation but not in permanent job, or as agreed by Us.
18. **Home**  
It is the Home Building occupied or under your possession.
19. **Business**  
It means Your employment, profession, business or trade or that of Your Family.
20. **Money**  
It means Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed banker's drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible
21. **Personal Effects**  
It means articles excluding money, jewellery and valuables, which are normally worn, used or carried about by You or Your Family in every day life.
22. **Larceny**  
It means theft committed by a person(s) who is/are authorised to be in the premises.
23. **Glass**  
It means normal flat/annealed glass in or on the premises. It will include partitions, doors, windows, cases, mirrors and glass top of furniture. The value of Glass will include the cost of painting, tinting, embossing or ornamental work (if applicable) plus boarding up cost of the Glass.
24. **Sanitary Fittings**  
It means washbasins, pedestals, sinks, bidets, lavatory pans, cisterns, showers, screens, bath and bath panels contained in the Home but not including swimming pools.
25. **Baggage**

It means Personal Effects belonging to You or Your Family for which You or Your Family is responsible whilst being used and carried by You/Your Family during a Journey but excluding money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, books or documents, jewellery, valuables, (including mobile phones, portable computers, watches, furs, precious metals etc.) travel tickets, cheques and bank drafts, articles of consumable nature, loose articles such as sticks, straps, umbrellas, sunshades, fans, deck chairs, articles or clothes whilst being worn on the person or carried about at the time of damage.

26. **Journey**

It means any trip undertaken for official or business or holiday purpose or otherwise outside the city, town or municipal limits of the place where Your Home is located. The Journey is deemed to end if You or Your Family on trip reaches the place of stay at destination place and it only commences when You or Your Family leaves for another destination or place of stay. However, the entire period for a single Journey will not exceed 60 (sixty) days from the time You or Your Family have left Your Home.

27. **Unoccupied**

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

28. **Geographical Limits**

It means within Indian Territory, unless otherwise specified.

29. **Senior Citizen**

It means any person who has completed sixty or more years of age as on the date of commencement or renewal of an insurance policy.

30. **Policy Period**

It means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in the 'Cancellation & Termination of the Policy' clause', whichever is earlier.

31. **Period of Insurance**

It means the period commencing from the retroactive date of the Policy including that of Section(s), parts and benefits of the policy and terminating on expiry date as shown in the Schedule of the Policy including that of Section(s), parts and benefit(s) of the policy.

32. **Currency of the Policy**

It means (for consideration of any claim) currency of that Section or Sub-Section or part of Section to which the claim relates.

33. **Indemnity Period**

It means the period beginning with the occurrence of damage and ending not later than 12 (twelve) months or any other period as agreed by us thereafter during which Your Home shall be affected in consequence of the damage.

34. **Additional Benefits**

It means the coverages which are granted to You apart from the main covers under the Section, for which no additional premium is required to be paid by You.

35. **Extensions**

It means optional coverage's which are available to You apart from the main covers and Additional Benefits under the Section, which You can choose to take on payment of necessary additional premium.

36. **Renewal**

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

37. **Bank**

A bank or any financial institution

38. **Commencement Date**

It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.

39. **Insured**

The Person/s who has/have purchased Insurance Cover under this Policy.

40. **Insured Property**

Your Home Building and Home Contents, or any item of property covered by this Policy.

41. **Premium**

The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies

42. **Spouse**

Your wife or husband

43. **Total Loss**

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.

## GENERAL CONDITIONS

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*(These conditions apply to all the sections under the policy)*

### Clause A.

#### (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, Your family, Your Employee 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, Insured person or Your Home Building and Home Contents or the Insured property. 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 or the Insured property.

**2. Obligation to take care:**

**(A).** You must:

- a. keep Your Home Building, Home Contents and the Insured property 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, Home Contents and the Insured property, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

**(B). Reasonable Precaution and Care of Property:** You shall take all reasonable precautions for safety and soundness of Insured property and to prevent injury, illness, disease, loss or damage in order to minimize claims. You must comply with manufacturer's recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees.

**3. Inform change in circumstances:**

**(A).** 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.

**(B).** You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your Business, Your Family/ Insured person(s), Your employees and/or Insured property which may affect the insurance cover provided. You must also notify Us about any alteration made or change in information as described aforesaid whereby risk of damage or Accident is increased. In case of such alteration or changes made and not accepted by Us in writing, all covers under this Policy shall cease.

**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, Home Contents including the interior wherever necessary and the Insured property/ assets, 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 Policy**

1. **End of Policy:** This Policy will expire at the end of the Policy Period.
2. **Renewal is not automatic,** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.
3. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount

**(III) Cancellation and Termination of Policy**

**1. Cancellation by You at any Time**

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the policy, We will refund premium as follows:

Time for which Policy in force	Refund of premium
15 days	90%
1 months	85%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
Exceeding 9 months	No refund

**2. Cancellation by Us:**

- a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation on Your part.
- 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.
- c. In case of Total Loss of the Insured Property, We will cancel the relevant section for the remaining duration of the policy period. In such a case, We shall refund the proportionate premium for the un-expired policy period

**3. Automatic termination of the Policy**

This Policy will automatically end in the following cases:

- a. **Destruction of Your Home Building (Applicable to Section 1 and Section 2):** Section 1 and Section 2 of this Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure. You can apply within 7 (seven) days of such fall or destruction

for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.

**b. Exhaustion of Sum Insured:**

**Section 1 & Section 2:** 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, Section 1 and Section 2 of this Policy will end.

**Other Sections:** If any other Insured property, 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 Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, coverage for that Insured property will end.

**c. Change of use of Your Home Building or Home Contents:** Section 1 and Section 2 of this Policy 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:**

**Section 1 & Section 2:** Section 1 and Section 2 of this Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Section 1 and Section 2 of this Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.

**Other Sections:** The coverage on Insured Property will end when You sell, surrender or release Your interest in that Insured Property.

**e. Effect of death**

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

**(IV) Claims Procedure**

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

**1. Immediate notice to Us**

**(A)** An event, which gives rise to a claim or might become a claim under the Policy, must be reported to Us as soon as possible. A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Your expenses along with particulars of other insurances



covering the same risk must be delivered to Us within reasonable time of the loss or damage or within 15 (fifteen) days after completion of the documents.

As soon as any physical loss or damage occurs to Your Home Building or Home Contents or the Insured property 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) For Section 8 (Personal Accident)**

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

- a. **Intimation of claim:** An event, which might become a claim under the policy, must be reported to us as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before interment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation. Based on the circumstances of the case the insurer may condone the case with delay in intimation beyond one calendar month. A written statement of the claim will be required and a claim form will be provided. You or Your personal representative must give immediate written notice but within 14(fourteen) days of occurrence of injury.
- b. All certificates, information and evidence from a Medical Attendant or otherwise required by us shall be furnished by you, your personal representative in the manner and form as we may prescribe. In such claims your legal representative, Nominee, beneficiary will allow Our representative to carry out examination and ascertain details if and when we may reasonably require and in the event of death get the post-mortem examination done in respect of body of Insured Person.

**(C)**

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

## **2. Steps to prevent loss and damage**

- a. You must take all reasonable steps to prevent further loss or damage to Your Home Building, Home Contents, the Insured property or any Insured.
- b. Until We have inspected Your Home Building, Home Contents and the Insured property, 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. They must also be informed of the loss of any property Insured under Section 3 (All Risk). You/ Insured person shall also take practicable steps to apprehend the guilty person and recover the property lost.
- c. 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 after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

## **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 and/or the Insured property 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/or the Insured property, 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 (in Section 1) and for section 8 (Personal Accident), Death Certificate and Post Mortem report (wherever necessary) shall be submitted.

#### 6. Fraudulent claim

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

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

#### 7. Other insurance

- a. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
- b. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
- c. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
- d. We will ensure that Our actions do not impose any liability on You.

Note: This Condition does not apply to Section 8 (Personal Accident).

#### 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 or Insured property. 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.

#### 9. Reinstatement of Sum Insured

The Sum(s) Insured by

Section 2	(Burglary, Housebreaking and Other Perils),
Section 3	(All Risk)
Section 4	(Fixed Glass and Sanitary Fittings),
Section 5	(Electronic Equipment)

Section 6A	(Television/Video Equipment),
Section 6B	(Portable Computer, Mobile Phone and Electronic Diary)
Section 6C	(Pedal Cycle)
Section 7	(Breakdown of Domestic Appliances),

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

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

The provision shall also not apply to those Covers, Additional Benefits or Extensions where Our maximum liability during the Policy Period has been specified.

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

**11. Withdrawal & Alteration of Policy Conditions**

The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be duly notified to You at least three months prior to the date when such alteration or revision comes into effect by registered post at Your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation.

A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to You in advance as per the IRDA guidelines with details of options provided by us. If We do not receive Your response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and You shall have to take a new policy available with us, subject to terms & conditions.

**12. Payment of Premium**

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

**13. Protection of Policy Holder's Interest**

In the event of a claim, if the same is found admissible under the policy, We shall make an offer of settlement or convey the rejection of the claim within 30 (thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of Your acceptance of Our offer. In case of delay in payment, We shall be liable to pay interest at a rate which is 2% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

**Clause B. Changes to covers**

1. 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.
2. This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

**Clause C. Waiver of Underinsurance**

Underinsurance does not apply to 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 D. Other Details****1. Notices**

- a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
- b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.

**2. Nomination for this Policy**

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website: [www.iffcotokio.co.in](http://www.iffcotokio.co.in).

3. The Geographical Limit of this Policy will be India except for Section 3 (All Risk), Section 6B (Portable Computers, Mobile Phone, Tablets, Mobile Music devices, etc.), Section 8 (Personal Accident), Section 10 (Baggage) and Section 11A (Public and Personal Liability) where Geographical Limit will be worldwide. However all claims shall be settled in India in Indian Rupees.

**4. Applicable law and jurisdiction**

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

**5. Arbitration**

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

**Clause E. Act of Terrorism –****Terrorism Damage Cover (Material Damage only)**Insuring Clause:

This Policy shall cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

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

Losses Excluded:

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

- i. loss by seizure or legal or illegal occupation;
- ii. loss or damage caused by:
  - a) voluntary abandonment or vacation,
  - b) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
- iii. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
- iv. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
- v. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
- vi. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
- vii. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
- viii. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
- ix. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;
- x. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
- xi. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
- xii. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
- xiii. loss or increased cost as a result of threat or hoax;

- xiv. loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism;
- xv. loss or damage caused by mysterious disappearance or unexplained loss;
- xvi. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
- xvii. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

#### Limit Of Indemnity

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 20,000,000,000 per compound/ location whichever is lower.

In respect of terrorism cover for dwellings, limit of indemnity shall not exceed Total Sum Insured mentioned in the Policy schedule or INR 4,000,000,000 per compound/ location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 20,000,000,000 /- whichever is lower.

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by anyone or all insurers shall be INR 20,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 20,000,000,000, the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

#### Excess

Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000

#### Add On Covers

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

In respect of terrorism cover for long term dwellings, limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 4,000,000,000 /- whichever is lower. In respect of several insurance policies with in the same compound/ location, the maximum aggregate loss payable per compound /location by any one or all insurers shall be INR 4,000,000,000 /-.

#### Mid Term Cover

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

#### Sanction, Limitation And Exclusion Clause

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

#### Cancellation Clause

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

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.

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

## WARRANTIES

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It is warranted:-

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

## GENERAL EXCLUSIONS

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### **(WHAT IS NOT COVERED BY ALL THE SECTIONS UNDER THE POLICY)**

We will not be liable for

1. **WAR RISK**  
Damage as a consequence of 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. **CONFISCATION**  
Any damage due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.



3. **WILLFUL ACT OR GROSS NEGLIGENCE**  
Damage caused by Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance
4. **NUCLEAR RISK**  
Any damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from 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.
5. **WEAR AND TEAR**  
Damage caused by wear and tear, depreciation and/or gradual deterioration.
6. **CONSEQUENTIAL LOSS**  
Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement. However this exclusion will not apply to Section 12 (Increased Living Expenses). The exclusion with respect to the reduction in Market Value shall not apply in case of Section 3B – All Risk - Fine Arts or in any other Section as agreed by Us.
7. **EXISTING DAMAGE**  
Any damage, injury, accident, disease or illness occurring before cover commences under the Policy.
8. **MATCHING OF ITEMS**  
The cost of repair or replacement of any undamaged or unbroken items or part of item forming part of a set, suits or other article of uniform nature, colour or design (including area of carpet) when damage or breakage occurs within a clearly identifiable area or to a specific part and replacement cannot be matched.

## COVERAGE

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<b>SECTION 1</b> <b>FIRE AND ALLIED PERILS</b>
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**To whom this Policy is issued and what it covers:**

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

### **PROPERTY INSURED**

#### **PART A            CONTENTS .**

Item 1: **Home Contents:**

Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.

Item 2: **General Contents:**

**General Contents** are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls ), clothing and apparel and items of similar nature.

Item 3: **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.

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## **PROPERTY INSURED**

### **PART B BUILDING**

#### **1. Home Building**

**It means** 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 below.

##### **a. 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 compound walls, fences, gates, retaining walls and internal roads,
  - b) verandah or porch and the like,
  - c) septic tanks, bio-gas plants, fixed water storage units or tanks,
  - d) 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.

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

#### **2. 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.

#### **3. Cost of Construction**

The amount required to construct Your Home Building at the Commencement Date.

This amount is calculated as follows:

- a. ***For residential structure of Your Home including Fittings and Fixtures:***  
Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule.
- b. ***For additional structures:***  
The amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.

**4. Kutcha Construction**

Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/ bamboo/ plastic cloth/ asphalt/ canvas/ tarpaulin and the like.

**5. Pucca Construction**

Construction other than Kutcha Construction

**Clause 1. Insured Events**

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	<b>Column A</b>	<b>Column B</b>
	<b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by	<b>We do not cover</b> any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion d. defective design or workmanship or use of defective materials e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7.	Bush fire, Forest fire, Jungle fire	-

8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11	Acts of terrorism (Coverage as per Terrorism Clause mentioned in Clause E of General Conditions)	Exclusions and Excess as per Terrorism Clause mentioned in Clause E of General Conditions)
12.	Bursting or overflowing of water tanks, apparatus and pipes.	-
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 (seven )days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

## **Clause 2: Home Building Cover**

### **1. What We cover**

We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **Clause 1** of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause 2 (5) (f)** of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as

specified under **Clause 2 (6)** of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.

**2. Your Home Building** – As defined in Part B (1) of this Section.

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

**5. What We pay**

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.
- e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- f. In addition to what **Clause 2 (5) (c)** of this Policy 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 2 (5) (c)** of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

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

### Clause 3: Home Contents Cover

#### 1. What We cover:

We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in **Clause 1** of this Policy. **Valuable Contents** of Your Home are not covered under this Policy unless You have purchased the optional cover for the **Valuable Contents**.

#### 2. Sum Insured:

- a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.
- b. The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.
- c. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.
- d. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents.
- e. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in **Clause 4 (1) (a)** of this Policy.
- f. Restoration of Sum Insured: Except as stated in **General Conditions, Clause A(III) (3) (b)**, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

#### 3. What We pay

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

- i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
  - ii. pay You the cost of replacing that item with a same or similar item, or
  - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

#### **Clause 4: 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 for the Valuable item/s. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.

###### **b. Personal Accident Cover:**

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

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

#### **Clause 5. Exclusions (What We do not cover) for Section 1 under this policy**

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

1. 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, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, selfheating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.



3. 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.
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. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
7. Any reduction in market value of any Insured Property after its repair or reinstatement.
8. 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.
9. Costs, fees or expenses for preparing any claim.

**Standard Special Clause**  
**Agreed Bank Clause**

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

Under this Clause You agree as follows:

- 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**

**SECTION 2**  
**BURGLARY & HOUSEBREAKING INCLUDING LARCENY OR THEFT AND OTHER PERILS**

**PROPERTY INSURED**

It shall mean the same properties described under Part A (Contents) and Part B (Building) under Section 1 (Fire and Allied Perils).

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of loss/damage directly caused by Insured perils listed hereunder and subject to its not being otherwise excluded, We will indemnify You against such loss/ damage to property Insured at Your Home or place of stay of Your children.</p> <ol style="list-style-type: none"> <li>1. Theft or attempted theft including larceny by domestic servant and other persons having authorized access to the premises, theft or attempted theft involving violent and forcible entry into or exit from the Insured premises, robbery and dacoity.</li> <li>2. Impact damage by falling trees, telegraph/electric poles, pylons or lamppost or any part of them.</li> <li>3. Breakage, collapse and/or falling of television or radio aerials, external satellite dishes, aerial fittings and masts.</li> <li>4. Damage resulting from action of civic authorities in attempting to prevent the spread of a fire.</li> <li>5. Accidental Damage</li> </ol>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. (a) An excess of 5% (five percent) of claim amount subject to a minimum of Rs. 500 (Rupees five hundred) in case of Item 1 of What is covered under this section. (b) Damage caused by theft, attempted theft including larceny by You or any member of Your Family whether as principal or accessory. (c) Loss/ Damage caused by Larceny at place of stay of Your children (d) Mysterious disappearance or unexplained loss.</li> <li>2. a) Damage caused as a result of felling or lopping of trees by You or on Your behalf. b) Damage caused to gates and fences.</li> <li>3. Damage to the satellite dish or aerial itself.</li> <li>4. Any damage of Insured Contents situated outside of Your Home, unless such Contents are traditionally kept outside but within the boundaries of Your Home (e.g. garden furniture). Our maximum liability for any such damage will be Rs.10,000/- (Rupees ten thousand) and all such claims will be subject to an excess of Rs.500/- (Rupees five hundred).</li> <li>5. a) An excess of 5% (five percent) of claim amount subject to a minimum of Rs. 1,000 (Rupees one thousand) for each and every claim. b) Any damage arising out of Electrical/ Mechanical Breakdown. c) Any damage for which You are carrying out repairs beyond Your responsibilities as per Bye laws or Regulations of the municipal authority or Association/Society of Your Home premises</li> </ol>

	(Note: 5(a), 5(b) and 5(c) are applicable only for Item(5) of WHAT IS COVERED.)
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### SPECIAL PROVISIONS

1. **CLAIM SETTLEMENT**

In the event of damage to property Insured Part A (Contents) and Part B (Buildings), We will indemnify You by payment or at Our option by repair, replacement or reinstatement.

In case of reinstatement or replacement, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner subject to limits of Sum Insured. If We so elect to replace or reinstate any property, You shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require and no acts done or caused to be done by Us with a view to reinstatement or replacement shall be deemed as an election by Us to reinstate or replace.

If in any case We are unable to reinstate or repair the property hereby Insured because of any regulation(s) in force affecting the alignment of streets or the construction of building or otherwise, We shall in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property, if the same could lawfully be reinstated to its former condition.

2. **BASIS OF CLAIM SETTLEMENT**

**PART A      CONTENTS**

Pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

It is provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of damage or within such period as We may allow.

However, in case such cost has not been incurred in respect of any item, We will pay amount of damage less due allowance for wear and tear and depreciation.

**PART B      BUILDINGS**

Pay the full cost of repair or reinstatement on the same site or upon another site in any manner suitable to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

It is provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of damage or within such period as We may allow.

In case the reinstatement is not carried out or the cost has not been incurred, then We will pay the amount of damage less due allowance for wear and tear and depreciation.

However, if the reinstatement is not carried out for the reasons beyond Your control and You opt to abandon the damaged property to Us including all the rights with respect to ownership of the property, then We will pay you the realizable market value on the basis of amount mentioned in the valuation report of a Government approved valuer based on authentic sources or the Sum Insured mentioned in the policy, whichever is lower, provided that the indemnity is not sacrificed.

### ADDITIONAL BENEFITS

1. **SEARCH AND FIND**

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay upto Rs. 25,000/- (Rupees twenty five thousand) for exploratory and repair costs reasonably incurred by You in locating the cause and source of water damage and repairing/reinstating the property damaged or disturbed in the course of work in connection with the Insured Peril No.10 of Section 1 (Fire and Allied Perils).	We will not be liable for 1. An excess of Rs.1,000/- (Rupees one thousand) for each and every claim. 2. Cost of any defective material of water tank, pipe or apparatus.

2. **ACCIDENTAL DAMAGE TO UNDERGROUND PIPES /CABLES/SERVICES**

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay upto Rs.15,000/- (Rupees fifteen thousand) for accidental damage to any underground pipes, cables and services (including underground sewerage tanks and drain inspection covers) in respect of Your Home for which repairs have to be statutory carried out by You.	We will not be liable for Any damage for which You are carrying out repairs beyond Your responsibilities as per Bye laws or Regulations of the municipal authority or Association/Society of Your Home premises.

3. **CHANGE OF RESIDENCE**

WHAT IS COVERED	WHAT IS NOT COVERED
1. The insurance by Section 1 (Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) of the Policy in respect of Part A (Contents) will apply to any new Home of Yours, which is Your substituted new residence within India as well as to Your current Home for a period of 15 (fifteen) days from the date You begin to move Your Contents from Your current Home.  2. We will pay You for damage to Your Insured Contents by a) Fire, lightning, strike, riot and civil commotion and malicious damage. b) Collision of vehicle / over-turning of vehicle, derailment and accidents. c) Breakages of bridges. d) Robbery and dacoity. While they are in course of removal including loading, unloading and transit from Your current Home to Your new Home within a distance of 50 (fifty) Kms from the municipal limit of the city where Your current Home is located.	We will not be liable for 1. a) An excess of Rs.1000/- (Rupees one thousand) for each and every claim. b) Any damage to china glass, porcelain, earthenware or any other fragile or brittle item. c) Any mechanical/electrical breakdown or failure.  2. Any damage at Your new residence if You do not notify Us of the the permanent removal of Contents and provide address details of Your new residence to be Insured within 15 (fifteen) days from the date You begin to move Your Contents from Your current Home.

4. **REPLACEMENT OF LOCKS**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the locking system of -</p> <ol style="list-style-type: none"> <li>External doors to/or in Your Home</li> <li>Domestic safe and almirah fitted in Your Home are damaged following use of keys by force and violence.</li> </ol> <p>We will pay upto Rs.20,000/- (Rupees twenty thousand) for the locking mechanism to be replaced in any one Policy Period.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>An excess of 10% (ten percent) of the claim amount subject to a minimum of Rs.250/- (Rupees two hundred and fifty) for each and every claim.</li> </ol>

**5. COST OF REMOVAL OF TREES, ELECTRIC/TELEGRAPH POLES, PYLONS, LAMP POSTS**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay You for removal of fallen trees, telegraph/electric poles, pylons, lamp posts upto a sum of Rs.7500/- (Rupees seven thousand five hundred) for all claims during any one Policy Period provided that We are liable for damage under Item (3) of the coverage under this Section.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>An excess of Rs.500/- (Rupees five hundred) for each and every claim.</li> <li>Any damage caused as a result of felling or lopping of trees by You, Your Family or on Your behalf.</li> </ol>

**6. CONTENTS TEMPORARILY REMOVED**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss/ damages to Insured Contents by any Insured peril while they are temporarily removed, including transit as accompanied baggage, from Your Home or from place of stay of Your children to any place within India being used as Your temporary residence but not exceeding 120 (One hundred and twenty) days in any one Policy Period, provided that Our liability will be restricted to 10% (ten percent) of the Sum Insured on each item of Insured Contents for Insured Home and Rs. 25,000/- (Rupees twenty five thousand) in respect of Your children's belongings (Contents covered under Section 1). Maximum 3 (Three) temporary locations stand covered at any point of time during the policy period.</p>	<p>We will not be liable for Any damage to Contents occurring outside the building of Your temporary residence or of Your children.</p>

**7. WEDDING BENEFITS**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Sum Insured on each item of the Insured Contents at Your Home will automatically be increased by 15% (fifteen percent) during fifteen days each before and after the actual wedding day of either You or Your Family, provided that such period falls within the Policy Period or its renewal thereof.</p>	<p>We will not be liable for Any damage to Contents outside the Insured Building.</p>

## EXTENSIONS

### 1. ESCALATION CLAUSE

In respect of property Insured under Part A (Contents) and/or Part B – (Building), the Sum Insured for each item shall increase each day by an amount representing 1/365<sup>th</sup> day of the specified percentage increase per annum. The specified percentage can range from 5% (five percent) to 25% (twenty five percent) of the original Sum Insured chosen by You for each item of the property covered.

However this provision will apply only to the Sum Insured on the property covered in force for which the additional premium is paid. At each renewal, the Sum Insured on the property covered shall be that as stated on the Policy (or amended by any Endorsement effective prior to the aforesaid renewal date) to which shall be added the increase which has accrued under this Extension during the Policy Period upto the renewal date and the specified percentage increase shall again apply for the Policy Period from the renewal date, unless otherwise instructed by You and accepted by Us.

### 2. PET

A pet is any domestic animal in Your Home for companionship by You or Your Family and not used for earning any income by You or on Your behalf. The maximum Sum Insured for any single pet will be limited to Rs. 25,000/- (Rupees twenty five thousand).

WHAT IS COVERED	WHAT IS NOT COVERED
<ol style="list-style-type: none"> <li>1. Veterinary expenses if Your pet is injured as a result of a road traffic accident, robbery, dacoity or terrorism or as a result of poisoning of the pet by any person other than You, Your family, Your employee or on Your behalf.</li> <li>2. Death of Your pet if it dies as a result of robbery, dacoity or terrorism in Your Home or as a result of a road traffic accident or as a result of poisoning of the pet by any person other than You, Your family, Your employee or on Your behalf within 30 (thirty) days of the accident.</li> <li>3. Theft of the pet from Your Home.</li> </ol>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of Rs. 500/- (Rupees five hundred) of claim amount for claims under Item (1) of WHAT IS COVERED.</li> <li>2. Charges in respect of euthanasia, post mortem, disposal or cremation.</li> <li>3. Any animal in quarantine or not solely owned by You or Your Family.</li> <li>4. Partial or total disabilities of any nature or any disease of the pet.</li> </ol>

#### **NOTE** (Applicable to Extension No.2)

1. We will pay for Veterinary expenses only if the treatment is carried out by a qualified Veterinary Doctor.
2. We will pay the Sum Insured shown in the Schedule for death or theft of Your pet.
3. In the event of death of Your pet except by road traffic accident, Police complaint has to be filed apart from a Veterinary Doctor's Certificate confirming the cause of death, unless otherwise agreed by Us.
4. In the event of the theft of Your pet, a Police complaint to be filed.

### 3. TREES AND PLANTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any tree or plant located within the boundary of Your Home and belonging to You or for which You are responsible is lost/ damaged due to any Insured peril</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of 10% (ten percent) of the claim amount or Rs.500/- (Rupees five hundred) whichever is</li> </ol>

<p>covered under Section 1(Fire and Allied Perils) and/or Section 2 (Burglary, Housebreaking and Other Perils), then We will pay for its Market Value subject to a maximum of Rs.50,000/- (Rupees fifty thousand) in any one Policy Period.</p>	<p>higher for each and every claim. 2. Damage to lawn.</p>
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**4. MONEY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the personal money belonging to You or Your Family is lost in accordance with the under mentioned circumstance(s) outside Your Home, We will pay the amount of loss.</p> <p><b>CIRCUMSTANCE(S)</b> Due to theft or attempted theft with force, robbery, snatching, dacoity or hold-up whilst such money is being carried by You, Your family or Your children and such money in all the time is with You, Your family or Your children and such money is not left behind in any vehicle, place unless such vehicle/place is locked and properly fastened.</p> <p><b>LIMIT OF LOSS</b></p> <p>i. A maximum amount of Rs.50,000/- (Rupees fifty thousand), except otherwise agreed by Us, of the loss of money taken place in accordance with the circumstances mentioned above, within 12 (twelve) hrs of withdrawal of Money from bank, ATM transaction centre or receipt of salary in cash.</p> <p>ii. A maximum amount of Rs.20,000/- (Rupees fifty thousand), except otherwise agreed by Us, of the loss of money taken place in accordance with the circumstances mentioned above, beyond 12 (twelve) hrs of withdrawal of Money from bank, ATM transaction centre or receipt of salary in cash, or money carried in any other circumstance.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. Shortage of money due to error and omission.</li> <li>2. Loss of money entrusted to any person other than You or Your Family.</li> <li>3. Loss of money where You or Your Family are concerned as principal or accessory.</li> <li>4. Loss of money due to pick pocketing, mysterious disappearance or unexplained shortage.</li> <li>5. Loss of Money unless police complaint is filed within 24 (twenty four) Hrs of discovery of loss and Police Report obtained, unless this requirement is waived by Us.</li> </ol>

**5. DOCUMENTS AND CARDS**

WHAT IS COVERED	WHAT IS NOT COVERED
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<p>If any of the under mentioned Insured Items belonging to You or Your Family is lost/ damaged due to an accident or misfortune, We will pay for replacement of such damaged items.</p> <p><b><u>INSURED ITEMS :</u></b></p> <ol style="list-style-type: none"> <li>1. Share and stock certificates, deposit receipts.</li> <li>2. Insurance Policy.</li> <li>3. Title deeds, plans and manuscripts.</li> <li>4. Passport.</li> <li>5. Driving License.</li> <li>6. Credit card including bank or cash cards or any other financial transaction card.</li> <li>7. Other personal records and certificates.</li> </ol> <p><b><u>LIMIT OF LOSS</u></b></p> <p>A maximum of Rs.50,000/- (Rupees fifty thousand except otherwise agreed by Us, during the Policy Period.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of Rs.500/- (Rupees five hundred).</li> <li>2. Documents used for trade or business purpose except otherwise agreed by Us.</li> <li>3. Damage arising from or attributable to moth, insect, vermin, fungus, wear and tear, depreciation or any gradually operating cause.</li> <li>4. Any loss in value or loss due to accounting errors or omission.</li> <li>5. Detention, seizure or confiscation by any legal authority.</li> <li>6. Loss due to forgery, fabrication, theft of documents or cards Insured by Your Family, Family guest or domestic employee.</li> <li>7. Any loss of Insured cards not reported to Police, Bank or Card issuing Company as required after discovery of loss.</li> <li>8. Any loss from unattended vehicle.</li> <li>9. Mysterious disappearance or unexplained loss.</li> </ol>
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**NOTE (Applicable to Extension No.5)**

The basis of claim settlement will be as under:

- a) Cost of replacing the lost or damaged documents, but only for the value of materials as stationery together with cost of clerical labour expended in preparing the documents.
- b) However, if the documents are issued by any statutory body or any other competent authority having jurisdiction beyond Your control, then in that case the basis of settlement will be the cost of replacing the damaged documents inclusive of application money, fees and stamps as statutorily required as well as cost of professional accountant, architect or lawyer utilized for the purpose of replacing or recreation of documents but excluding any transportation cost and time delays.
- c) In respect of credit cards or other financial transaction cards, We will pay for cost of replacing such cards and also for any loss for which You are responsible following unauthorised use of such cards to the extent it is not covered by any other Insurance Policy whether effected by You or not. The maximum amount payable is Rs.35,000/- (Rupees thirty five thousand) except otherwise agreed by Us, within the overall limit of Rs.50,000/- (Rupees fifty thousand) in any one Policy Period. This coverage is subject to the loss of the card being reported to the Bank/Credit card company within 24 (twenty four) hours of the loss.

**SECTION 3**  
**PART A- ALL RISK – JEWELLERY AND OTHER VALUABLES**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any of the property Insured as detailed below belonging to You or Your Family is lost or damaged due to accident or misfortune or Act of Terrorism, anywhere in the world, We will pay for the loss or damage or if We chose effect repair or replacement of the property.</p> <p><b>PROPERTY INSURED</b></p> <ol style="list-style-type: none"> <li>1. Jewellery including costume jewellery, articles of gold, silver, platinum and/or other precious metals/stones.</li> <li>2. Other valuable items including watches, clocks, furs, lamps, chandeliers, hand bags.</li> <li>3. Photographic equipments including video cameras and other cameras, binoculars, telescopes and microscopes including their accessories.</li> <li>4. Musical instruments including accessories.</li> <li>5. Sporting equipments and accessories, including guns.</li> </ol>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of 5% (five percent) of the claim amount, subject to a minimum of Rs.1000/- (Rupees one thousand).</li> <li>2. Any property which is used for trade, business or professional purpose.</li> <li>3. Theft, attempted theft or malicious act caused by You, Your Family, Your Family guests and/or Your travelling companions.</li> <li>4. Any amount in excess of Rs.1,00,000/- (Rupees one lakh) in respect of larceny or disappearance of Insured items from any hotel, motel, or private apartment unless force was used to gain entry into the said premises unless otherwise agreed by Us and replaced with as an endorsement.</li> <li>5. Damage whilst in the custody of any person other than You or Your Family.</li> <li>6. Damage arising from or attributable to -             <ol style="list-style-type: none"> <li>a) moth, insect, mildew, vermin, fungus, wear and tear, depreciation or any gradually operating cause.</li> <li>b) any process of dyeing, cleaning, washing, repairing, or restoring to which property is subjected.</li> <li>c) mechanical and electrical breakdown, damage or failure including over winding of watches/clocks.</li> </ol> </li> <li>7. Theft from any unattended vehicle unless the vehicle and all the doors, windows and other openings thereof are securely locked and properly fastened.</li> <li>8. Damage while being conveyed by any carrier under contract of affreightment.</li> <li>9. Unexplained or mysterious disappearance.</li> <li>10. Money, securities and documents of any kind.</li> <li>11. Breakage, scratching, chipping etc. of china/glass items and other items of brittle/fragile nature (including camera lens) unless the damage results from accident to conveyance by which it is conveyed.</li> <li>12. Cost of remaking any film, disc, tape or the value of any information contained on them.</li> <li>13. Damage to musical instruments in respect of:</li> </ol>

	<ul style="list-style-type: none"> <li>a) loss of tone</li> <li>b) replacement/ adjustment of strings, drum, skins, reeds etc.</li> </ul> <p>14. In respect of sports equipment, any damage to balls, bowl woods, shuttlecocks, racquet strings, fishing lines or any damage to equipments during course of play or use.</p>
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### SPECIAL PROVISION(S)

1. (a) You or Your Family may maintain a bank locker for keeping jewellery items and some of the jewellery items are used by You or Your Family as and when required, for which they are taken out of the bank locker. In such an event, the insurance under this Section of the Policy will be valid for such jewellery used by You or Your Family taken out of the bank locker. For that purpose, You are required to submit the full detailed list of all jewellery items owned by You or Your Family and proposed for cover under this Section whether kept in Your Home or in bank locker and also the percentage value thereof (not below 30% (thirty percent) of full value) to be used at any point of time during the Policy Period. The premium rate is applicable on the Insured percentage value of such jewellery maintained outside the bank locker which will also represent Our maximum liability for each and every claim.

(b) The property Insured under this Section can be covered on full value of the property Insured kept at Home and Bank locker. The premium rate will be applicable on the total value of such property Insured and such total value (Sum Insured) will be Our maximum liability in which case the Special Provision(s) 1 (a) will not be applicable.

2. **BASIS OF CLAIM SETTLEMENT**

Pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred. However, if such cost has not been incurred, We will pay amount of damage less due allowance for wear and tear and depreciation. In respect of Jewellery (Item 1 of the property Insured), claim settlement will be effected on new replacement value basis irrespective of whether replacement has been carried out or not.

### SPECIAL CONDITION

**PAIR AND SET CLAUSE**

Where any item Insured under this Section of the Policy consist of articles in pair or set Our liability in respect of such items shall not exceed the proportionate value of any particular part of parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set.

### EXTENSION

**ESCALATION CLAUSE**

In respect of property Insured under Item 1 to Item 5 of 'What is covered' under this Section 3 (All Risk – Part A), the Sum Insured for each item shall increase each day by an amount representing 1/365<sup>th</sup> day of the specified percentage



increase per annum. The specified percentage can range from 5% (five percent) to 25% (twenty five percent) of the original Sum Insured chosen by You for each item of the property covered.

However this provision will apply only to the Sum Insured on the property covered in force for which the additional premium is paid each Policy Period. At each renewal, the Sum Insured on the property covered shall be that as stated on the Policy (or amended by any Endorsement effective prior to the aforesaid renewal date) to which shall be added the increase which has accrued under this Extension during the Policy Period upto the renewal date and the specified percentage increase shall again apply for the Policy Period from the renewal date, unless otherwise instructed by You and accepted by Us

**SECTION 3**  
**PART B- ALL RISK – FINE ARTS**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any of the property Insured as detailed below belonging to You or Your Family is lost or damaged due to accident or misfortune or Act of Terrorism, anywhere in the world, We will pay for the loss or damage or if We chose effect repair or replacement of the property.</p> <p><b><u>PROPERTY INSURED</u></b> Fine arts including paintings, artefacts, etchings, statuary, antiques and other bona fide works of art with historical value or artistic merit.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. Any property which is used for trade, business or professional purpose.</li> <li>2. Theft, attempted theft or malicious act caused by You, Your Family and/or Your Family guests.</li> <li>3. Damage whilst in the custody of any person other than You or Your Family or Your authorized competent professional carrier.</li> <li>4. Damage arising from or attributable to -               <ol style="list-style-type: none"> <li>a) moth, insect, mildew, vermin, fungus, wear and tear, depreciation, natural ageing, gradual deterioration, inherent defect, rust or oxidation, warping or shrinkage or any gradually operating cause.</li> <li>b) any process of dyeing, cleaning, washing, repairing, restoring, retouching, or any similar process to which property is subjected.</li> <li>c) Aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost or fire.</li> </ol> </li> <li>5. Theft from any unattended vehicle unless the vehicle and all the doors, windows and other openings thereof are securely locked and properly fastened.</li> <li>6. Unexplained or mysterious disappearance.</li> <li>7. Cost of getting valuation done by you.</li> </ol>

**SPECIAL PROVISIONS**

1. For Fine Arts, Sum Insured will be decided based on the valuation certificate. The proof of value needs to be provided in the form of a certificate from the valuator or bills/invoice copies for the items listed in the schedule. The premium rate is applicable on the Sum Insured value which will also represent Our maximum liability for each and every claim.
2. **BASIS OF CLAIM SETTLEMENT**  
The basis of valuation for settlement will be:-
  - a. Total loss - For items individually listed, the value agreed by Us and shown in the Schedule. We will not be liable for more than the agreed value, which is the Sum Insured.

b. Partial/ Pair or Set loss - If after the restoration, the Market Value of the item is less than the value immediately prior to the loss, we shall pay the difference in the amount of Market Value of the Insured item(s) after the restoration and Sum Insured.

**SECTION 4**  
**FIXED GLASS AND SANITARY FITTINGS**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of accidental breakage to Fixed Glass and Sanitary Fittings in Your Home, We will pay for the cost of repair or replacement of the damaged items.</p> <p>We will also pay for -</p> <ol style="list-style-type: none"> <li>1. Damage to frame and framework of any description following breakage of Glass.</li> <li>2. Following breakage of Glass, the cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass under this Section.</li> <li>3. Accidental damage to the contents of Your Home caused by breakage of Glass or Sanitary Fittings upto a limit of Rs.5,000/- (Rupees five thousand) except otherwise agreed by Us during any Policy Period.</li> </ol>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of Rs.500/- (Rupees five hundred) for each and every claim.</li> <li>2. Breakage or damage during removal, alteration and repairs in or about Your Home.</li> <li>3. Disfiguration or scratching or damage of Glass or Sanitary Fittings other than the fracture extending through the entire thickness of Glass or Sanitary Fittings.</li> <li>4. Breakage of Glass or Sanitary fittings, which are not completely and securely fixed.</li> <li>5. Any consequential damage except as provided for under Item 3 of coverage.</li> </ol>

**SPECIAL PROVISION**

1. It is a requirement of this Section of the Policy that the Sum Insured of each item in the Section shall be equal to cost of replacement of the Insured property on the date of replacement by new one of the same kind.
2. Act of Terrorism stands covered.

**SECTION 5**  
**ELECTRONIC EQUIPMENT**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Electronic Equipment installation including computer, fax machine or any other electronic item including accessories and/or data carrying material, software, application, etc. belonging to You or Your Family or for which You or Your Family is/are responsible is damaged whilst contained in Your Home or at place(s) of stay of Your children by any cause including any Act of Terrorism, other than those excluded, We will pay for the cost of repair or replacement or at Our option repair, reinstate or replace such damaged equipment or items, accessories, tape or data carrying material, software, application, etc.</p> <p>This cover is applicable during the period when after successful completion of their performance/acceptance test, such equipments, parts, accessories are at work or at rest or being dismantled for the purpose of cleaning, overhauling or in course of aforesaid operation themselves or when being shifted within Your Home or during subsequent re-erection.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. a) An excess of 5% (five percent) of the claim amount subject to a minimum of Rs.1,000/- (Rupees one thousand), if the value of Electronic Equipment is upto Rs. 1,00,000/- (Rupees one lakh).</li> <li>b) An excess of 5% (five percent) of the claim amount subject to a minimum of Rs.2,500/- (Rupees two thousand and five hundred), if the value of Electronic Equipment is more than Rs. 1,00,000 (Rupees one lakh).</li> <li>2. Damage due to faults/defects existing at the commencement of this insurance and known to You or Your Family, whether such faults/defects were known to Us or not and any willful act or gross negligence of You or Your Family.</li> <li>3. Damage due to continuous influence of operation (e.g. wear and tear, cavitation, erosion, corrosion, incrustation) gradual deterioration and climatic condition other than those described and covered as Insured perils in Section 1 (Fire and Allied Perils).</li> <li>4. Any cost incurred in connection with elimination of functional failures unless such failures were caused by damage covered under this Section of the Policy.</li> <li>5. Damage for which the manufacturer or supplier is responsible either by law or under contract or any amount recoverable under the terms of Maintenance Agreement.</li> <li>6. Damage to rented or hired equipments for which owner is responsible either by law or under lease and/or Maintenance Agreement.</li> <li>7. Cost incurred/time involved in the movement of equipment and/or other property and/or personnel outside Geographical Limits, other than cost of delivery for equipment parts damaged.</li> <li>8. Damage to consumable items (e.g. bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, exchangeable tools, objects made of glass, porcelain or ceramics and operating media as well as aesthetic defects like scratches etc. unless such parts are affected by an indemnifiable damage to the Insured Item itself).</li> </ol>

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

### 1. **SUM INSURED**

It is a requirement under this Section of the Policy that the Sum Insured shall be equal to cost of replacement of Electronic Equipment as new of same kind, type and capacity including freight, dues and custom duties and also cost of dismantling and re-erection. It shall include the value of system software also.

### 2. **BASIS OF CLAIM SETTLEMENT**

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

- i) Cost of dismantling and re-erection for the purpose of repairs.
  - ii) Ordinary freight to and from the repair shop.
  - iii) Custom duties and other dues.
- a) **Repair Basis:** - In Repair Basis settlement, the following points will be taken into account while setting the claims:-
- i) No deduction will be made for depreciation in respect of parts replaced.
  - ii) If the repairs are executed at a workshop owned by You, We will pay the cost of materials and wages incurred for the purpose of repairs plus a reasonable percentage to cover overhead charges.
  - iii) The cost of any provisional repair will be borne by Us if such repairs constitute part of the final repairs and do not increase the total repair expense.
  - iv) We will make payments only after being satisfied with necessary bills and documents or otherwise at Our discretion based on physical evidence or any other proof to Our satisfaction that the repairs have been effected or replacement have taken place as the case may be.
  - v) Value of salvage is to be taken into account for both Repair Basis and Total Loss Basis, in case of replacement of parts or items.
- b) **Total Loss Basis:** - In Total Loss Basis settlement, the following points will be taken into account while settling the claim.
- i) Replacement Value of item as new of same kind, type and capacity without deducting depreciation.
  - ii) We may not insist for bills and documents in case You are unable to replace the damaged equipment for any reason.
  - iii) If the Insured items subject to total loss has become obsolete, then all cost necessary to replace the damaged item with a follow up model (similar type) of similar structure and configuration (of similar quality) i.e. low, average or high capacity will be reimbursed, subject to the adequacy of Sum Insured to the level of original purchase price of the equipment.



iv) In both repair basis and total loss basis, value of salvage is to be taken into account.

### **SPECIAL CONDITIONS**

After giving Notice to Us as described under General Condition No.6, You may carry out the repair or replacement of any minor damage not exceeding Rs. 5,000/- (Rupees five thousand) provided that carrying out of such repairs is without prejudice to any question of Our liability and that any damaged part requiring replacement is kept for inspection by Us.

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

**SECTION 6**  
**PART A- HOME ENTERTAINMENT EQUIPMENT**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will indemnify You for damage during currency of this Policy to</p> <ol style="list-style-type: none"> <li>1. Television sets and accessories,</li> <li>2. Cable/satellite/digital television receiver,</li> <li>3. Audio equipments,</li> <li>4. Video equipments</li> </ol> <p>and their aerial fittings and masts belonging to You or Your Family or for which You or in Your Family is responsible whilst contained in Your Home caused by damages which are covered under Section 5 of this Policy.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of 5 % (five percent) of the claim amount or Rs.500/- (Rupees five hundred) whichever is higher for each and every claim.</li> <li>2. Damage to external antenna, dishes, masts and fittings by theft.</li> <li>3. Damage to any picture tube/tape due to use of the tape/tube contrary to instruction of manufacturer.</li> <li>4. Damages listed out under Items 2 to 10 of WHAT IS NOT COVERED under Section 5 of this Policy.</li> </ol>

**SPECIAL PROVISIONS**

1. **SUM INSURED**  
It is a requirement under this Section of the Policy that the Sum Insured shall be equal to the cost of replacement of Insured equipments by new of same kind, type and capacity including freight, dues and customs duties and also cost of dismantling and re-erection.
  
2. **BASIS OF CLAIM SETTLEMENT**  
The basis of claim settlement will be the same as described under Section 5 (Electronic Equipment Insurance).

**SPECIAL CONDITION**

It will be the same as described under Section 5 (Electronic Equipment Insurance).

**SECTION 6**  
**PART B- PORTABLE COMPUTER/MOBILE PHONES/TABLETS/ MOBILE AUDIO DEVICES**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the portable computer, mobile phone or tablets, mobile audio devices, bluetooth or any other portable electronic gadget/ device belonging to You or Your Family or for which You or Your Family is responsible whilst in personal custody of You, or Your Family is damaged anywhere in the world in accordance with coverage under Section 5 (Electronic Equipment Insurance), We will pay for the damage or if We choose, effect its repair or replacement.</p> <p>We will also pay for damage to data carrying material, software and appliances being carried for normal functioning of the portable computer.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of 5% (five percent) of the claim amount subject to a minimum of Rs.500/- (Rupees five hundred).</li> <li>2. Theft not reported to Police within 24 hrs of discovery thereof and a written Report obtained, unless waived by Us.</li> <li>3. Theft from any unattended vehicle except from car of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened.</li> <li>4. Mysterious or unexplained disappearance of Insured items.</li> <li>5. Damage caused by or arising from the leakage, spilling or exploding of liquid oils or materials of a like nature or articles of a dangerous or damaging nature.</li> <li>6. Damages listed out under Items 2 to 10 of WHAT IS NOT COVERED under Section 5 (Electronic Equipment Insurance).</li> </ol>

**SPECIAL PROVISION**

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This Sub-Section is subject to same terms, warranty and provisions as that of Section 5 (Electronic Equipment Insurance).

**SPECIAL CONDITION**

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It will be the same as described under Section 5 (Electronic Equipment Insurance).

**SECTION 6**  
**PART C- PEDAL CYCLE**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. In the event of loss/ damage to pedal cycle including accessories fixed permanently to them belonging to You or Your Family due to accident or misfortune or any Act of Terrorism, We will pay for the damage or at Our option effect its repair or replacement.</p> <p>2. We will also pay all sums which You shall become legally liable to pay as compensation and also the litigation expenses incurred by You with Our consent for accidental death or bodily injury to any third party and/or accidental damage to third party property consequent on use of the pedal cycle, subject to a maximum of Rs.1,00,000/- (Rupees one lac) in any one Policy Period.</p>	<p>We will not be liable for</p> <p>1. a) An excess of Rs. 250/- (Rupees two hundred and fifty) for each and every claim.</p> <p>b) Theft or attempted theft of any pedal cycle unless the pedal cycle is securely locked when left unattended or unless it is in a locked room/premises or unless attached by a security device to a permanently fixed structure.</p> <p>c) Theft of attempted theft of pedal cycle accessories unless the cycle is stolen at the same time.</p> <p>d) Damage occurring while the pedal cycle is being used for racing, competition or pace making.</p> <p>e) Damage due to overloading, strain, mechanical breakdown or wear and tear.</p> <p>2. a) Accidental death or bodily injury to a person who is part of Your Family or Your employee or persons being conveyed on the cycle.</p> <p>b) Damage to property if the property belongs to You or Your Family or You are responsible for it, including property under Your custody and control.</p> <p>c) Damage to property being conveyed on the cycle.</p>

**SPECIAL PROVISIONS**

1. **SUM INSURED**

It is a requirement under this Sub-Section that the Sum Insured shall be equal to the cost of replacement of the Insured item by a new one of the same kind, type and capacity.

2. **BASIS OF CLAIM SETTLEMENT**

In the event of damage to property Insured, We will pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided such cost has been incurred, otherwise a deduction will be made for wear and tear and depreciation.

**SECTION 7  
BREAKDOWN OF DOMESTIC APPLIANCES**

**BREAKDOWN**

It shall mean the actual burning out of or the failure of any part of the appliance or installation specified in the Schedule due to any cause which is sudden, unforeseen and not excluded under this Section of the Policy or by the General Exclusions resulting into stoppage of functions and necessitating the repair or replacement of such parts before normal working can commence.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the domestic (electrical/mechanical) appliance, apparatus or gadget belonging to You or Your Family is damaged whilst in Your Home due to electrical or mechanical breakdown, then We will pay for the damage or if We choose, effect its repair or replacement.</p> <p>We will also pay for</p> <ol style="list-style-type: none"> <li>1. cost of dismantling and installation for purpose of repair;</li> <li>2. freight, customs duties and other dues payable on replacement of the appliance;</li> <li>3. Cost of transportation to the repair shop and back home</li> </ol> <p>Provided that these have been included in Sum Insured.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of 1% (one percent) of Sum Insured, subject to a minimum of Rs. 500/- (Rupees five hundred).</li> <li>2. Damage to domestic appliances due to any cause insurable under Section 1(Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils).</li> <li>3. Damage for which manufacturer or supplier is responsible by law or contract or any amount recoverable under Maintenance Agreement.</li> <li>4. Damage resulting from overload experiment or test requiring imposition of abnormal conditions.</li> <li>5. Damage due to deterioration of or wearing away of any item caused by or as a result of normal use or exposure.</li> <li>6. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or replacements of parts affected may be necessary.</li> <li>7. Damage due to wilful act or gross negligence of You, Your Family or Your employees.</li> <li>8. Damage to consumables such as ropes, rubber items, dies, moulds, blade, cutters, knives, exchangeable tools, engraved or impression cylinders or rolls, glass and porcelain items, ceramics, operating media, belts or wires, fabrics, anti-corrosive, non metallic linings unless such parts are affected by an indemnifiable damage to the Insured item itself.</li> <li>9. An amount exceeding Rs. 1,000/- (Rupees one thousand) in respect of cost of transportation to the repair shop and back to Home of any damaged item which is covered under this Section of the Policy.</li> <li>10. Damage to any Insured item occasioned by permanent or temporary dispossession of any building resulting from confiscation, commandeering or requisition by any lawful authority or resulting from</li> </ol>

	unlawful occupation by You of the building.
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### **SPECIAL PROVISIONS**

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1. Any domestic electrical/mechanical appliance covered under this Section has to be necessarily Insured under Section 1(Fire and Allied Perils) and Section 2(Burglary, Housebreaking and Other Perils).
2. The remaining Special Provisions will the same as described in Section 5 (Electrical Equipment Insurance).

### **SPECIAL CONDITION**

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It will be the same as described under Section 5 (Electronic Equipment Insurance).

**SECTION 8**  
**PERSONAL ACCIDENT**

**DEFINITION OF WORDS**

1. **Capital Sum Insured**

It means the monetary amount shown against Insured Person.

2. **Insured Person**

It means the person named as Insured person in the policy schedule.

3. **In-patient care**

This means a treatment for which the Insured person has to stay in a hospital for more than 24 hours for the covered event.

4. **Hospital/Nursing Home**

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

- a. Has qualified nursing staff under its employment round the clock;
- b. Has at least 10(ten) in-patient beds, in towns having a population of less than 10,00,000 (ten lakhs) and at least 15(fifteen) inpatient beds in all other places;
- c. Has qualified medical practitioner(s) in charge round the clock;
- d. Has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e. Maintains daily records of patients and makes these accessible to Insurance Company authorized personnel.

5. **Medical Expenses**

It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been Insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

6. **Medical Practitioner**

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

7. **Accident**

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

8. **Loss Of Limbs**

It means:

- a. the physical separation of one or more limbs, at or above the wrist or ankle level limbs as a result of injury. This will include medically necessary amputation necessitated by injury. The separation has to be permanent without any chance of surgical correction.

- b. the total and irreversible loss of functional use of a limb for atleast 90 days from the onset of such a disability provided that We must be satisfied at the expiry of the 90 days that there is no reasonable medical hope of improvement.

Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

9. **Physical Separation**

It shall mean separation at or above the wrist and/or of the foot at or above the ankle respectively.

10. **Permanent Total Disablement**

The bodily injury, which as its direct consequence immediately and/or in foreseeable future, will permanently, totally and absolutely prevent Insured person from engaging in any kind of occupation.

11. **Temporary Total Disablement**

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of the occupation or any employment whatsoever for a period not exceeding 100 weeks since the date of injury to the time, Insured Person is fit enough to resume duty or engage in any kind of occupation as certified by Medical practitioners.

12. **Dependent child**

It means a child (natural or legally adopted), who is financially dependent on the primary Insured or proposer and does not have his/her independent sources of income.

13. **Reasonable and Customary Charges**

It means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the injury involved.

14. **Notification of Claim**

It means the process of intimating a claim to Us through any of the recognized modes of communication.

15. **Qualified Nurse**

Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

16. **Cumulative Bonus**

It means any increase or addition in the Capital Sum Insured granted by Us without an associated increase in premium.

17. **Idiosyncratic Reaction**

Drug reaction that occurs rarely and unpredictably because of genetic differences in the way the body responds to drugs. Some of the effects would be nerve injury that impairs loss of sight/hearing, kidney damage, jaundice etc.

18. **Foreign Object**

Any object that is left inside the body of a person during a surgical procedure, due to the iatrogenic error of the medical practitioner and which requires a further procedure for removal of the said object.



**COVERAGE**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. If following Bodily injury which solely and directly causes Insured Person's death or disablement within 12 (twelve) months of injury as stated in Table of Benefits, We shall pay to You or Your legal personal representative the sum or sums hereinafter set forth in Table of Benefits.</p> <p>2. Any Act of Terrorism is covered.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. Compensation under more than one of the benefits mentioned in the "Table of Benefits" in respect of the same period of disablement, subject to the higher compensation being payable.</li> <li>2. Any other payment after a claim under any of the benefits under Items 1, 2 and 4 in the "Table of Benefits" has been admitted and becomes payable.</li> <li>3. Any payment in case of more than one claim under benefits 3, 5 &amp; 6 during any one period of Insurance, by which Our liability in that period would exceed 100% (hundred percent) of the Capital Sum Insured of this policy.</li> <li>4. Payment of compensation in respect of death or injury as a direct consequence of               <ol style="list-style-type: none"> <li>a) Committing or attempting to commit suicide or intentional self-injury.</li> <li>b) Whilst under influence of intoxicating liquor or drugs.</li> <li>c) Drug addiction or alcoholism.</li> <li>d) Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.</li> <li>e) Pregnancy or childbirth.</li> <li>f) Insanity.</li> <li>g) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and /or Venereal disease and/or any mutant derivative or variation of HIV or AIDS.</li> <li>h) Committing any breach of law with criminal intent.</li> <li>i) Being in a regular armed force.</li> <li>j) Being a part of a Professional Sports teams</li> <li>k) Being a member of Ship's crew</li> <li>l) Death due to sickness or disease</li> <li>m) Being a Police Personnel</li> <li>n) Being a Border Security Personnel</li> </ol> </li> </ol>

TABLE OF BENEFITS	PERCENTAGE OF CAPITAL SUM INSURED
1. Death	100
2. a) Loss of sight (both eyes)	100
b) Loss of two limbs	100
c) Loss of one limb and one eye	100
3. a) Loss of an arm	
i) At the shoulder joint	70
ii) At a point above elbow joint	65
iii) At a point below elbow joint	60
iv) At the wrist	55
b) Loss of a leg	
i) Above the centre of the femur	70
ii) Upto a point below the femur	65
iii) Upto a point below the knee	60
iv) Upto the centre of tibia	55
v) At the ankle	50
b) Loss of sight of one eye	50
4. Permanent Total and absolute disablement	100
5. i) Loss of toes-all	20
ii) Great-both phalanges	5
iii) Great-one phalanx	2
iv) Other than great, if more than one toe lost each	1
i) Loss of hearing – both ears	50
ii) Loss of hearing – one ear	15
c) Loss of Speech	50
d) Loss of four fingers and thumb of one hand	40
e) Loss of four fingers	35
f) Loss of thumb	
i) Both phalanges	25
ii) One phalanx	10
g) Loss of index finger	
i) Three phalanges	10
ii) Two phalanges	8
iii) One phalanx	4
h) Loss of middle finger	
i) Three phalanges	6
ii) Two phalanges	4
iii) One phalanx	2
i) Loss of ring finger	
i) Three phalanges	5
ii) Two phalanges	4
iii) One phalanx	2
j) Loss of little finger	
i) Three phalanges	4
ii) Two phalanges	3

iii) One phalanx	2
k) Loss of Metacarpals	
i) First or second (additional)	3
ii) Third, fourth or fifth (additional)	2
l) Loss of toe	
i) Big toe	5
ii) Small other toe	3
m) Sense of smell	10
n) Sense of taste	5
o) i) Fracture of any bone above ankle in either leg with established and permanent non union	10
ii) Fracture of one or more bones above wrist with permanent non union	5
p) Shortening of the leg by 5 cm or more	7.5
q) Loss of at least 50% (fifty percent) of all sound and natural teeth, including capped or eroded teeth	2
r) Any other permanent partial disablement	% as assessed by Medical Practitioner
<b>6. Temporary Total disablement benefit at the rate per week</b>	1% (one percent) or Rs. 25,000/- (Rupees twenty five thousand) whichever is lower.
<p>Note: Death / Permanent disablement / temporary total disablement caused by idiosyncratic reaction to any drug including anesthesia administered during medical treatment by a medical practitioner will be considered to result from an accident and will fall under above table of benefits.</p>	

#### ADDITIONAL BENEFITS

COVER	BENEFITS IN ADDITION TO CAPITAL SUM INSURED
1. In the event of death of Insured Person outside his/her Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	2% (two percent) of Capital Sum Insured or Rs.2,500/- (Rupees two thousand and five hundred) whichever is lower
2. Cost of clothing of Insured Person damaged in the Accident for which liability is admitted by Us.	Rs. 2,000/- (Rupees two thousand) or actual expenses whichever is lower
3. Ambulance charges for transportation of Insured Person to hospital following Accident for which liability is admitted by Us.	Rs. 2,000/- (Rupees two thousand) or actual expenses whichever is lower
4. Education Fund In the event of death or permanent total disablement (i.e. Items 1 to 4 of Table of Benefits) of Insured Person following Accident for which liability is admitted by Us, We will pay compensation towards Education Fund for dependent children as below - For each child upto the age of 23 (twenty three) yrs, maximum upto three children	10% (ten percent) of Capital Sum Insured
5. Loss of Employment In the event of loss of limbs or permanent total disablement (i.e. Items 2	25% (ten percent) of Capital Sum Insured

to 4 of Table of Benefits) of Insured Person following Accident for which liability is admitted by Us, We will pay compensation for loss of his/her employment.	
<p>6. Rehabilitation and Modification Allowance</p> <p>If the Insured Person is entitled to compensation for a permanent total disablement benefit under this Section (i.e. Items 2 to 4 of Table of Benefits), then We will pay for the following:-</p> <p>a) The costs incurred by Insured Person to undergo a rehabilitation programme to adjust to Injuries sustained</p> <p>b) Any costs incurred for the modification of his/ her house or vehicle that is required as a result of the Injuries sustained</p> <p>Provided that the Insured Person obtains Our consent before undertaking any rehabilitation programme or carrying out any modification in his/ her house or vehicle.</p>	Upto 10% (ten percent) of Capital Sum Insured or Rs.50,000/- (Rupees fifty thousand) whichever is lower
<p>7. Injury Allowance due to Foreign object</p> <p>In the event of an iatrogenic error (Error by the Medical Practitioner) which leads to a foreign object being left in the Insured person's body during medical/surgical treatment, a fixed amount will be paid to You/ Insured Person.</p>	10% (ten percent) of Capital Sum Insured

### SPECIAL PROVISIONS

1. Provided that all sums payable hereunder shall be payable:-

- i. In case of claim by Death or Permanent Total Disablement i.e. Benefit (1) to Benefit (4) of "Table of Benefits" only after deleting by an endorsement the name of Insured Person in respect of whom such sums shall become payable without any refund of premium.
- ii. In case of claim by Permanent Partial Disablement i.e. Benefit (5) of "Table of Benefits" only after reduction by an endorsement of Capital Sum Insured by the amount admissible under the claim in respect of Insured person in respect of whom such sum shall become payable.
- iii. In case of Temporary Total Disablement Benefit i.e. (6) of "Table of Benefits" only upon termination of such disablement in respect of Insured person for whom the claim has been lodged.

2. **FREE LOOKUP PERIOD**

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

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

- i. A refund of the premium paid subject to a minimum retention of premium of Rs. 500/- (five hundred), if the risk has not commenced.
- ii. Where the risk has already commenced and the option of return of the policy is exercised by You, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by Us provided You have not made any claim during the period for which We were on risk.

- iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by Us.
3. Cumulative Bonus is not permissible under this policy
4. Death / Permanent Disablement / Temporary Total Disablement caused by Idiosyncratic Reaction to any drug including anaesthesia administered during medical treatment by a medical practitioner will be considered to result from an accident and will fall under "Table of Benefits" 1 to 6.

## EXTENSION

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### MEDICAL BENEFIT

On payment of additional premium as stated in the schedule, this Section of the Policy is extended to cover medical expenses necessarily incurred and expended in connection with any Accident as specified in the Table of Benefit, for which claim made by You and admitted by Us.

We will reimburse to You actual expenses upto but not exceeding 50% (fifty percent) of the compensation paid in settlement of a valid claim under this Section or 20% (twenty percent) of the Sum Insured whichever is less. Further it is a Condition precedent to the payment of such medical expenses that the detailed account and documents relating to such medical expenses incurred shall be submitted to Us.

**SECTION 9  
LOAN PAYMENT PROTECTION**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In the event of Insured Person becoming totally disabled or meeting with death after sustaining bodily injury by accidental, violent, external and visible means or becoming totally disabled by sickness/ disease first occurred/ contracted during the policy period which necessitates continuing treatment by a Registered Medical Practitioner and such injury/ sickness/ disease prevents the Insured person from engaging in any employment or occupation, then We will pay to the Specified Payee the amount of outstanding equated monthly loan installments for the unemployment period on proportionate basis upto a maximum of 24 (twenty four) months.</p> <p>Any Act of Terrorism is covered.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. Any claim in respect of injury which is not covered under Section 8 (Personal Accident) of this Policy.</li> <li>2. Any claim in respect of persons below 21 (twenty one) years and above 65 (sixty five) years in age.</li> <li>3. Any claim caused by pregnancy, childbirth or abortion.</li> <li>4. Any claim due to any mental or nervous disorder or any condition of psychoneurotic origin.</li> <li>5. Any claim caused by any pre-existing condition or condition of chronic or recurring nature from which the Insured Person suffered or received medical attention within 12 (twelve) months prior to inception of this insurance.</li> <li>6. Any claim if the Insured Person is not in a gainful employment or occupation.</li> </ol>

**SPECIAL PROVISIONS**

1. The bodily injury/ disease/ sickness requires the Insured person to be confined to the Hospital or Nursing Home for a minimum period of 2 (Two) days.
2. An Insured Person under this Section shall be You or any member of Your Family named in the Schedule relating to this Section provided that he/she is having a gainful employment/ occupation and is aged between 21 (twenty one) and 65 (sixty five) years.
3. The Specified Payee under this Section is the bank or financial institution from whom a loan has been taken by the Insured Person after execution of necessary loan documents.
4. The Sum Insured under this Section should represent the minimum value of 24 (twenty four) monthly-equated instalments. However, if You want to cover the loan repayment period for less than 24 (twenty four) months, then You are required to declare the amount of equated monthly instalments and the period for which loan repayment protection coverage is required.
5. In the event of the loan repayments requiring to be made on other than monthly basis (e.g. quarterly, half-yearly, annually etc.), the proportional equated monthly instalment will be considered for the purpose of computing the claim amount.

**SECTION 10**  
**BAGGAGE**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If Baggage is lost/ damaged whilst being carried by the Insured Person on a Journey due to accident or misfortune or any Act of Terrorism anywhere in the world, We will indemnify You in respect of such loss/ damage upto the Reinstatement Value.</p> <p>NOTE - The Insured Person for this Section of the Policy will be You and/or any member of Your Family.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An excess of 5% (five percent) of the claim amount subject to a minimum of Rs.500/- (Rupees five hundred) for each and every claim.</li> <li>2. Theft not reported to Police within 24 (twenty four) hrs of discovery and a written complaint is lodged.</li> <li>3. Damage due to cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, damage to china marble, gramophone records and other articles of brittle or fragile nature unless such damage arises from an accident to the vessel, train or aircraft by which such property is conveyed.</li> <li>4. Damage caused by moth, mildew, vermin or any process of cleaning, dyeing, repairing or restoring to which the property is subjected.</li> <li>5. Damage to any electrical machine or apparatus (including wireless sets, rates, television sets and tape recorders) caused by electrical or mechanical breakdown.</li> <li>6. Theft from any unattended vehicle except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened.</li> <li>7. Damage while being conveyed by any carrier under contract of affreightment.</li> <li>8. Damage caused by or arising from leakage, spilling or exploding of liquid oils or materials of like nature or articles of a dangerous or damaging nature.</li> <li>9. Damage to any item which is not part of coverage under Section 1 Part A (Contents) unless sufficient documentary evidence is provided to justify the coverage of item under this section.</li> </ol>

**SPECIAL PROVISIONS**

**1. BASIS OF CLAIM SETTLEMENT**

A claim in respect of items acquired during the Journey shall be settled on Reinstatement Value basis.

**2. LIMIT OF LIABILITY**

Our limit of liability for any one claim will be the Sum Insured figure for this Section of the Policy which represents the maximum limit of loss for any one Insured Person and any one event as well as the limit of all losses during the Policy Period for all Insured Persons.

**SECTION 11**  
**PART A- PUBLIC LIABILITY AND PERSONAL LIABILITY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You or Your Family or Your domestic servant shall become legally liable to pay compensation for:</p> <ul style="list-style-type: none"> <li>a) Accidental injury or death to third party and the resultant financial loss(es) arising out of such death or injury.</li> <li>b) Accidental damage to property belonging to any third party and the resultant financial loss(es) arising out of such damage to the property.</li> </ul> <p>Happening during the Period of Insurance and arising from</p> <ul style="list-style-type: none"> <li>a.) The occupation or ownership of Your Home.</li> <li>b.) Your or Your Family's activities as private individual(s).</li> </ul> <p>Then We will pay in respect of Your liability towards</p> <ul style="list-style-type: none"> <li>a) The compensation legally liable to pay to third parties.</li> <li>b) Third party legal costs to the extent awarded by the Court.</li> <li>c) Your legal costs incurred with Our consent for defending the claim.</li> </ul> <p>The maximum amount We will pay in the aggregate the Sum Insured specified in the Schedule for any or all claims lodged during the Policy Period.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. Any liability to Your Family or Your employee or any person normally residing in Your Home.</li> <li>2. Any liability arising from: <ul style="list-style-type: none"> <li>a) Trade or business or profession carried out by You or Your Family.</li> <li>b) The ownership or custody of animals, vehicles, aircrafts, ships, boats and crafts of any kind.</li> <li>c) Your domestic servant's activities as a private individual</li> </ul> </li> <li>3. Any liability assumed by You or Your Family through a contract or agreement unless such liability would have attached notwithstanding such agreement.</li> <li>4. Any claim arising from employer's liability or contractual liability or through special promises made by the insured person.</li> <li>5. Fines, penalties, punitive, exemplary or other damages.</li> <li>6. Any liability arising out of Your domestic servant's activities as a private individual.</li> <li>7. Any claim resulting from transmission of an illness or disease by the insured person.</li> <li>8. Any claim for liability arising directly or indirectly from or due to: <ul style="list-style-type: none"> <li>a) As a keeper or owner of animals.</li> <li>b) Ownership, possession of vehicles, aircrafts, watercrafts, or activities of the Insured person in parachuting, hang-gliding, hot air ballooning or use of firearms.</li> <li>c) Any willful, malicious or unlawful act.</li> <li>d) Insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction.</li> <li>e) Any supply of goods or services.</li> <li>f) Any ownership or occupation of land or buildings (other than the insured premises covered under Section 1)..</li> </ul> </li> </ol>

**SPECIAL PROVISION**



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**LIMIT OF LIABILITY**

Our liability in respect of the following shall not exceed the Sum Insured opted by You which is described in the Schedule for this Section of the Policy. This represents the limit of liability for any one incident as well as all incidents during the Policy Period.

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**SPECIAL CONDITIONS**

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1. Our liability comprises checking the question of personal liability, contesting unjustified claims and providing indemnity for damages which You or the insured person has to pay. For indemnity to be provided against damages, the damages must be payable under an acceptance of liability given or approved by Us or under a judicial decision.
2. If there is a legal action with the claimant or his/ her heirs or assignees over a personal liability claim, We may conduct the legal action at Our expenses in the name of the Insured person and You or the Insured person will allow Us to do so.
3. If an event Insured against occurs which may result in a personal liability claim falling within the cover provided and if there are no criminal charges on You or the Insured person relating to this event, We wish to appoint a defence counsel for You or the Insured person or approve such an appointment, We will pay the costs of this counsel.
4. If We wish to settle a personal liability claim by accepting liability or making an out of court settlement and cannot do so due to resistance by the insured person, We shall not be liable to pay the extra expenditure incurred from the date of refusal in respect of main sum, interest and cost.

**SECTION 11**  
**PART B- EMPLOYEES COMPENSATION**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You or Your Family is liable at law for:</p> <p>Accidental death, bodily injury, illness or disease to any domestic employee mentioned in the Schedule relating to this Sub-Section happening during the Policy Period arising out of and in the course of employment with You as domestic employee at Your Home under the Fatal Accident Act 1855, Employees Compensation Act 1923 or any amendment thereto or under Common Law.</p> <p>We will pay for -</p> <ol style="list-style-type: none"> <li>1. Damages or compensation legally payable by You/Your Family to the domestic employees for their injury or death.</li> <li>2. Their legal costs to the extent awarded by the Court.</li> <li>3. Your legal costs incurred with Our written consent for defending the claim.</li> </ol>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. Any interest and/or penalty imposed on You or Your Family on account of failure to comply with requirements laid down under Employees Compensation Act 1923 and subsequent amendments of the said Act.</li> <li>2. Any liability assumed by You or Your Family through a contract or agreement unless such liability would have attached notwithstanding such agreement.</li> </ol>

**SECTION 11**  
**PART C- TENANT'S LIABILITY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You or Your Family are legally liable as tenant of Your Home (but not as the owner) and/ or contractually liable under the terms of Your Tenancy Agreement to pay Your landlord on account of the happening of the under-mentioned damages to the Home, We will pay for:</p> <p>Damage arising from any of the Insured perils covered under Section1 (Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) of this Policy in respect of:</p> <ol style="list-style-type: none"> <li>1. Building</li> <li>2. Contents given by the owner/ landlord and mentioned in the agreement</li> <li>3. Electrical Installations</li> <li>4. Over ground/ Underground tanks</li> <li>5. Glass/ Sanitary fittings</li> <li>6. Other fixtures, fittings and interior decorations.</li> </ol>	<p>We will not be liable for Your liabilities in respect of:</p> <ol style="list-style-type: none"> <li>1. Damages which are not covered under Section 1(Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils)</li> <li>2. Loss/ damage due to any willful act of You or Your Family.</li> <li>3. Damages caused to that part of the building including furniture/ fixture and other items which is not under Your possession.</li> </ol>

**SPECIAL PROVISION**

**1. LIMIT OF LIABILITY**

The maximum amount We will pay for any one claim is the Reinstatement Value or Market Value of the damaged property subject to the Sum Insured limit for all claims during the Policy Period in accordance with the claim settlement procedure mentioned in Special Provisions 1 and 2 (i) of Section 1 – Fire and Allied Perils.

2. Owner/ Landlord of the tenanted premises shall be the beneficiary under this section.

**SECTION 12**  
**INCREASED LIVING EXPENSES**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You are unable to live in Your Home because of damages occurring to the Home for which We have admitted liability under Section 1 (Fire and Allied Perils) or Section 2 (Burglary and other perils), then We will pay for increased living expenses reasonably incurred by You during the indemnity Period in consequence of the damage to Your Home as under:</p> <ol style="list-style-type: none"> <li>1. Cost of evacuation of You, Your Family and Your domestic employees.</li> <li>2. Emergency medical treatment cost at Home or at clinic/ hospital upto Rs.25,000 (Rupees twenty five thousand) per person for any one accident if You, Your Family or Your domestic employee is hurt due to the said damage to Your Home subject to Our maximum liability not exceeding Rs.100,000/- (Rupees one lac) for all accidents and for all persons during the Policy Period.</li> <li>3. Cost of hiring furniture and other household or electrical fittings and gadgets being utilised at Your alternative accommodation for the duration of the indemnity Period.</li> <li>4. Cost of removal /transportation of Your Home Contents to the alternative accommodation within a distance of 50 (fifty) Kms. from municipal limit of the city.</li> <li>5. Any emergency accommodation at a hotel, guest house or lodge for a maximum of Rs. 25,000/- (Rupees twenty five thousand) in any one accident and not exceeding Rs.50,000/- (Rupees fifty thousand) in the Policy Period.</li> <li>6. Any normal living expenses towards meeting the requirement of daily food, clothing, shelter and consumer durable items subject to Our maximum liability not exceeding 25% (twenty five percent) of the Sum Insured on Contents in Section 1A; or Rs.1,00,000/- (Rupees one lakh), whichever is lower in anyone Policy Period.</li> <li>7. Reasonable legal costs in discharging Your mortgage following settlement of a total loss claim by Us in respect of the Building in Section 1B, subject to a maximum of Rs.20,000/- (Rupees twenty thousand) in any one Policy Period.</li> </ol>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. Any expenses which is covered under any other Section of this Policy.</li> <li>2. Any expense on items which were not being utilised by You or Your Family in the earlier Home.</li> <li>3. Any expenses unless the un-inhabitability of Your Home is certified by the local municipal authorities, an architect or Our Surveyor.</li> <li>4. Any expenses if Your Home has been restrained, seized or taken possession of by any Public Authority without the occurrence of any damage indemnifiable under Section 1 and Section 2 of the Policy.</li> </ol>

## **CLAUSE - GRIEVANCES**

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:

### **1. Our Grievance Redressal Officer**

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

- a. E-Mail ID: [chiefgrievanceofficer@iffcotokio.co.in](mailto:chiefgrievanceofficer@iffcotokio.co.in)
- b. Address: IFFCO-Tokio General Insurance Company Limited.  
IFFCO TOWER – II  
Plot No.3, Sector-29, Gurgaon  
Haryana-122001

### **2. Provision for Senior Citizens**

- a) The insured will be informed in writing of any underwriting loading charged over and above the premium and the specific consent of the policyholder for such loading will be obtained before issuance of a policy.
- b) Separate channel to address the related claims and grievances of senior citizen are mentioned below:  
Claims: [seniorcitizenclaims@iffcotokio.co.in](mailto:seniorcitizenclaims@iffcotokio.co.in)  
Grievance: [seniorcitizengrievance@iffcotokio.co.in](mailto:seniorcitizengrievance@iffcotokio.co.in)  
Contact Number: 0124-2850100  
Address: IFFCO-Tokio General Insurance Company Limited.  
IFFCO TOWER – II  
Plot No.3, Sector-29, Gurgaon  
Haryana-122001

### **3. Consumer Affairs Department of IRDAI**

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in). You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at [igms.irda.gov.in](http://igms.irda.gov.in).
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available [by clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

### **4. Insurance Ombudsman**

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Office Details	Jurisdiction of Office Union Territory, District
<p><b>AHMEDABAD - Shri Kuldip Singh</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
<p><b>BENGALURU - Smt. Neerja Shah</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a></p>	<p>Karnataka.</p>
<p><b>BHOPAL - Shri Guru Saran Shrivastava</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a></p> <p><b>BHUBANESHWAR - Shri Suresh Chandra Panda</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a></p>	<p>Madhya Pradesh Chattisgarh.</p> <p>Orissa.</p>
<p><b>CHANDIGARH - Dr. Dinesh Kumar Verma</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a></p> <p><b>CHENNAI - Shri M. Vasantha Krishna</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a></p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu &amp; Kashmir, Chandigarh.</p> <p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>

Office Details	Jurisdiction of Office Union Territory, District
<p><b>DELHI - Shri Sudhir Krishna</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a></p>	Delhi.
<p><b>GUWAHATI - Shri Kiriti .B. Saha</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a></p> <p><b>HYDERABAD - Shri I. Suresh Babu</b> 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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a></p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p><b>JAIPUR - Smt. Sandhya Baliga</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a></p>	Rajasthan.
<p><b>ERNAKULAM - Ms. Poonam Bodra</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a></p>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
<p><b>KOLKATA - Shri P. K. Rath</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a></p>	West Bengal, Sikkim, Andaman & Nicobar Islands.

Office Details	Jurisdiction of Office Union Territory, District
<p><b>LUCKNOW -Shri Justice Anil Kumar Srivastava</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a></p>	<p>Districts of Uttar Pradesh : Laitpur, 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.</p>
<p><b>MUMBAI - Shri Milind A. Kharat</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a></p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p><b>NOIDA - Shri Chandra Shekhar Prasad</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a></p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA - Shri N. K. Singh</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a></p>	<p>Bihar, Jharkhand.</p>
<p><b>PUNE - Shri Vinay Sah</b> 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.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a></p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

#### Information about Us

The IFFCO TOKIO General Insurance Company Limited

**Address** IFFCO TOWER – II  
Plot No.3, Sector-29, Gurgaon





<b>Web</b>	Haryana-122001
<b>E-mail</b>	<a href="http://www.iffcotokio.co.in">www.iffcotokio.co.in</a>
<b>Customer Service</b>	support@iffcotokio.co.in
	18001035499 (Toll Free No.)