



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for 'Private Car Act & Comprehensive Policies'

Loss of Personal Belongings for Private Car Act & Comprehensive Policies

Wording

UIN:IRDAN106RP0005V01200001/A0010V01202425

Definitions

- 1) **Portable Electronic Items** – It means laptop, tablet, e-book reader, mobile phone, earphones/headphones, portable speakers, including the manufacturer provided accessories for these items.
- 2) **Valuables** – It means jewellery, silver articles, analogue watches, precious metal items, gems, stones and other similar valuables, painting, work of art, antiques, sculptures, lens, glasses, manuscripts, money, stamp, debit or credit cards, tickets, vouchers, documents, securities, cheque, bank drafts or any negotiable instrument.
- 3) **Family** – It means You, Your spouse, Your children, Your parents and Your parents-in-laws.

Coverage

We will pay for the loss/ damage to Your/ Your family's* personal belongings including portable electronic items, resulting from -

- a. insured peril(s) operating upon the Insured Vehicle.
- b. theft at the same time as the theft of the Insured Vehicle.
- c. theft or attempted theft involving violent and forcible entry into or exit from the Insured Vehicle.

Note:- *Please check your Certificate of Insurance/Schedule to check if the Personal Belongings of your family are covered or not.

Limit of liability

The maximum amount payable in any one event shall be the amount mentioned in the policy schedule.

Excess -10% (ten percent) of the claim amount in respect of portable electronic items (wherever covered) subject to a minimum of Rs 1,000/- (Rupees One Thousand) only per claim.

What is not covered: -

We will not pay for:

- a) Any claim unless there is a claim in the standard Own Damage section of the policy.
- b) More than Two claims in a policy period. The maximum limit of liability under the policy shall not exceed the sum insured mentioned on the policy schedule.
- c) Any Claim unless copy of FIR lodged with Police of the incident giving rise to a claim is submitted to us. The FIR submitted must confirm the date and time of the incident and the personal belongings affected.

- d) Any Claim in respect of paid passengers (applicable for commercial vehicle policies only).
- e) Property stolen unless the Vehicle is locked and all doors and windows properly fastened while unattended.
- f) Property stolen from unattended vehicle after accident.
- g) Any loss from the vehicle having open top or convertible cars, unless the belongings are kept in the locked boot.
- h) More than actual value of property stolen/damaged i. e. New Replacement cost of any item in India less an allowance for age, wear & tear and depreciation (Pls refer table 1 and 2 below).
- i) Any claim of portable electronic items other than those listed in definitions.
- j) Any claim of Valuables.
- k) Goods or samples carried in connection with any trade or business.
- l) Loss/ Damage to property not belonging to You or Your family members (if family member's personal belongings are covered).
- m) Loss/ Damage to property held in trust by or in the custody or control of the Insured.
- n) Any claim related to pets or living creatures.
- o) Loss or damage to contents which are consumable in nature.
- p) Loss or damage caused due to moth, mildew or vermin.
- q) Loss or damage caused by or arising from the leakage, spilling or exploding of liquid, oils or material of alike nature or articles of a dangerous or damaging nature.
- r) Loss or damage due to cracking, scratching or breakage of articles of brittle or fragile nature, unless arising out of any accident covered under this Add-on.
- s) Any claim for a personal belonging unless a valid purchase invoice is provided.
- t) Any claim for items which are covered in any other insurance policy.
- u) Mysterious disappearance and unexplained losses.
- v) Any loss/ damage or attempted burglary or theft caused by or arising out of You/ Your family/your co-passengers' and/or employees'.
- w) willful act or willful gross negligence.
- x) Consequential or indirect loss of any kind.
- y) Any claim related to the Insured vehicle's electrical/electronic or any other accessories.

Special Condition:

- a) In case of partial loss or damage to the Insured items, We shall pay the reasonable cost of repair.
- b) In case of total loss or damage to the Insured items, We shall pay the cost of replacement less an allowance for age, wear & tear and depreciation (Pls refer Table 1 and 2 below).
- c) Pair and Set Clause - Where any item Insured under this coverage 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.

d)

Table 1 : Depreciation Table for Personal Belongings (other than Portable Electronic item)	
Age of Item	% of Depreciation
Up to 6 months	10%
Above 6 months to 1 Year	20%
Above 1 year to 2 year	40%

Above 2 year to 3 year	50%
Above 3 year to 4 year	60%
Above 4 year to 5 year	70%
Above 5 Years	75%

Table 2. Depreciation Table for Portable Electronic Item	
Age of Item	% of Depreciation
Up to 1 year	25%
Above 1 year to 2 yeas	50%
Above 2 years to 3 years	75%
Above 3 years	90%