



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons

**PROSPECTUS/ SALES LITERATURE
LOSS OF PERSONAL BELONGINGS**

Add-ons Name	UIN
Loss of Personal Belongings for Bundled cover for Private Car	IRDAN106RP0010V01201819/A0009V01202425
Loss of Personal Belongings for Private Car Act & Comprehensive Policies	IRDAN106RP0005V01200001/A0010V01202425
Loss of Personal Belongings for Stand-Alone Motor OD for Private Car	IRDAN106RP0002V01201920/A0011V01202425

Loss of Personal Belongings Add-ons is available with the following base products:

1. Private Car Act & Comprehensive Policies
2. Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars
3. Stand-Alone Motor Own Damage for Private Car

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 years	50%
Above 2 years to 3 years	75%
Above 3 years	90%

Illustration -

Step 1. Let's say you have opted for Loss of Personal Belongings with a Sum Insured of Rs 50,000 with Us.

Step 2. If a 3 months old mobile phone of the Insured is stolen by breaking the window glass of the locked Insured vehicle and the Insured claims for the window glass in Own Damage Section and claims for Loss of mobile phone under this add-on, then We shall pay for the lost mobile phone, subject to the terms and conditions of this coverage & the Survey report approved by Us.

Calculation shown below is for Illustration purpose only:-

S.No.	Particulars	Amount (in Rs)
1	Theft of Portable Electronic Item	50,000
2	Estimated claim	50,000
3a	Depreciation	(5000)
3b	Claim after Depreciation	45,000
3c	Excess	(4,500)
d	Claim payable	40,500

Redressal Of Grievance

In case of any grievance, the insured person may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Grievance Registration: Follow the above-mentioned link and fil the details to register the grievance.

Toll free: 1800-103-5499

Email: chiefgrievanceofficer@iffcotokio.co.in

Address : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in.

For updated details of grievance officer, kindly refer the link:

<https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

The contact details of the Insurance Ombudsman offices have been provided in the below link:

- <https://www.cioins.co.in/Ombudsman>

Grievance may also be lodged at Grievance Portal of IRDAI- 'Bima Bharosa' and tracked through your mobile number at <https://bimabharosa.irdai.gov.in/Home/Home>.

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy ,nor shall any person taking out or renewing a policy accept any rebate ,except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Notes:

- The terms and conditions of the Standard Motor Package Policy will apply unless stated otherwise.
- Prospectus/ Sales literature contains salient features of the product. For exhaustive details on covers, exclusions, conditions and cancellation, kindly refer Policy Wordings. For all Insurance contracts, Schedule along with Coverage Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Authorized representative of the Company.

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