

HOUSE HOLDER'S INSURANCE POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	House Holder's Insurance Policy	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0041V01202223	Not applicable
3	Structure	<p>SECTIONS</p> <ul style="list-style-type: none"> • Indemnity <p>Section I - Fire and Allied Perils – Building & Contents Section II – Burglary Section III - All Risk Section IV - Plate Glass & Neon Sign/Glow Sign Section V - Machinery Breakdown Section VI - Electronic Equipment Section VIII - Baggage Insurance Section IX - Employee's Compensation Section X- Public Liability Section XI – Fidelity Guarantee Section XII – Pedal Cycle Protection Section XIII – Golf Kit Protection Section XIV – Pet Protection</p> <ul style="list-style-type: none"> • Benefit <p>Section VII - Personal Accident</p> <p>ADD-ON COVERS</p> <ul style="list-style-type: none"> • Indemnity <p>Section I - Fire and Allied Perils – Building & Contents</p> <ul style="list-style-type: none"> • Additional Removal of Debris Including Foreign Debris • Tenant's Liability Insurance • Accidental Damage Cover • Incidental Costs 	<p>Section I Section II Section III Section IV Section V Section VI Section VIII Section IX Section X Section XI Section XII Section XIII Section XIV</p> <p>Section VII</p> <p>ADD-ON WORDINGS</p>

HOUSE HOLDER'S INSURANCE POLICY

- Protection and Preservation of Property
- Immediate Repairs
- Hardship allowance
- Key & Lock Replacement Cover
- Cost of Clearing Drains Clause
- Purchase Protection
- Hotel Stay
- Re-settlement Expenses
- EMI Protection
- Utility Expense cover
- Electrical clause/Electrical installation clause
- Garden Cover
- STFI Deletion clause
- Earthquake deletion clause
- Terrorism Deletion clause

Section II – Burglary

- Riot, Strike and Malicious Damage
- Theft
- Replacement of Locks including Repair to Damaged Property
- Waiver of key
- Properties under Consignment, Care, Custody and Control – Clause
- Damage And/Or Theft Of Parts Of The Building
- Cost to cover accidental injury during Burglary/ house breaking (excluding theft)
- Damage And/ Or Theft Of Parts Of The Building
- Larceny
- Loss Limit Basis Cover
- Debris Removal/Clearing Up Expenses
- ATM withdrawal robbery cover
- Wallet cover
- Bank Lockers Clause
- Waiver of Under Insurance

Section III – All Risk

- Depreciation waiver
- Terrorism cover
- Coverage For Electrical & Mechanical Breakdown
- Transit Risk
- Third Party Liability
- Valuable Documents Cover
- Bank Lockers Clause
- Escalation Clause

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		<p>Section IV – Plate Glass and Neon Signs/Glow Signs</p> <ul style="list-style-type: none"> • Terrorism cover • Escalation Clause <p>Section V - Machinery Breakdown Insurance</p> <ul style="list-style-type: none"> • Depreciation Waiver Clause • Omission to Insure Additions & Alterations • Waiver of Under Insurance <p>Section VI - Electronic Equipment Insurance</p> <ul style="list-style-type: none"> • Depreciation Waiver <p>Section IX – Employee Compensation</p> <ul style="list-style-type: none"> • Coverage for Limited Medical Expenses • Coverage for Medical Expenses at Actual <p>Section X - Public Liability</p> <ul style="list-style-type: none"> • Care / Custody / Control Extension Clause • Food And Beverage Extension • Cover For Acts Of God • Other Facilities Such As Health Clubs, Beauty Parlors, Shops, Swimming Pools, Indoor And Outdoor Sports • Lift Liability • Car Park Facilities Endorsement • Tenant's Liability Clause • Waiver Of Subrogation Clause <p>Section XI - Fidelity Guarantee</p> <ul style="list-style-type: none"> • Floater Policy <p>Section XII – Pedal Cycle Protection</p> <ul style="list-style-type: none"> • Third Party Liability • Accidental Damage Extension <p>Section XIII – Golf Kit Protection</p> <ul style="list-style-type: none"> • Third Party Liability • Hole In One • Golf Clothes, Shoes And Other Wearable Related To Golf 	
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		<p>Section XIV – Pet Protection</p> <ul style="list-style-type: none"> • Surgery Expenses & Hospitalisation Cover • Third Party Liability • Theft/Lost/Straying Cover • Terminal Diseases Cover <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	
4	Interests Insured	This Product offers insurance coverage to Home Building and Home Contents	Clause B
5	Sum Insured	<< Name of Section and its respective Sum Insured >>	Not applicable
6	Policy Coverage	<p>Coverages available:</p> <p>Section I– Fire & allied perils - Building and Contents</p> <p>We cover physical loss or damage, or destruction caused to the Insured Property by</p> <ul style="list-style-type: none"> • Fire • Explosion or Implosion • Lightning • Earthquake, volcanic eruption, or other convulsions of nature • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation • Subsidence of the land on which Your Home Building stands, Landslide, Rockslide • Bush fire, Forest fire, Jungle fire • 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.) • Missile testing operations • Riot, Strikes, Malicious Damages • Acts of terrorism • Bursting or overflowing of water tanks, apparatus and 	<ul style="list-style-type: none"> • Section I <ul style="list-style-type: none"> ➤ CLAUSE B Column B – What we Cover ➤ CLAUSE C – In-built Covers

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	<p>pipes.</p> <ul style="list-style-type: none"> • Leakage from automatic sprinkler installations. • Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events. <p>In-built coverage The policy also pays for the following expenses</p> <p>a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;</p> <p>b. Upto 2% of the claim amount for reasonable costs of removing debris from the site.</p> <p>Section II – Burglary</p> <p>This section provides indemnity against the loss of or damage to the contents in your premises against the risk of burglary/robbery. Cover is also extended to indemnify you for damage to your premises during burglary/robbery, Loss of money from your safe or strong room and loss of money from cashiers till/counter.</p> <p>Section III – All Risk</p> <p>This section covers Loss or damage to interest insured caused by unforeseen and sudden accident from any cause other than those specifically excluded</p> <p>Section IV – Plate Glass & Neon Sign/Glow Sign</p> <p>This section covers any Sudden, unforeseen, accidental loss or damage to Plate Glass/Neon Signs/Glow Signs.</p> <p>Section V – Machinery Breakdown</p> <p>This section covers Loss or damage to Business Equipment by unforeseen and sudden accident from any cause other than those specifically excluded, whilst located in the premises and necessitating its immediate repair or replacement.</p> <p>Section VI – Electronic Equipment</p> <p>This section covers Loss or damage to Electronic Equipment caused by unforeseen and sudden accident from any cause other than those specifically excluded. The cover also extends to Loss or damage to External Data</p>	<ul style="list-style-type: none"> • Section II <ul style="list-style-type: none"> ➤ What we Cover • Section III <ul style="list-style-type: none"> ➤ What we Cover • Section IV <ul style="list-style-type: none"> ➤ What we Cover • Section V <ul style="list-style-type: none"> ➤ What we Cover • Section VI <ul style="list-style-type: none"> ➤ Sub Section I – What we Cover ➤ Sub Section II – What we Cover ➤ Sub Section III – What we Cover
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		<p>Media and/or costs of restoring information and data stored therein.</p> <p>Section VII – Personal Accident</p> <p>This section covers compensation for accidental Bodily injury directly resulting to the Death or Permanent Total Disability to the insured person as per the Table of Benefits.</p> <p>Section VIII – Baggage Insurance</p> <p>This section covers, Accidental Loss of, destruction of or damage caused to personal baggage whilst being carried by You and anywhere in the world .</p> <p>Section IX – Employee Compensation</p> <p>This section covers legal compensation incurred by you for death or bodily injury caused to any of your workman falling within the scope of Fatal Accident Act 1855, Workmens' Compensation Act 1923 and any amendment there to or under common law.</p> <p>Section X– Public Liability</p> <p>This section covers Legal liability to pay compensation including the Defense costs incurred by you with our written consent, anywhere in India, in accordance with the Indian law, against</p> <p>(a) Third Party Property Damage (b) Third Party injury/death Caused in the course of the Business by an accident in your business premises, occurring and notified to us during the policy period.</p> <p>Section XI – Fidelity Guarantee</p> <p>This section covers direct pecuniary loss sustained by you in consequence of any fraudulent or dishonest act of an Employee.</p> <p>Section XII – Pedal Cycle Protection</p> <p>This section covers the loss or Damage caused to pedal cycles belonging to You or Your family by an Insured event under Coverage “Section I” or “Section II ”.</p> <p>Section XIII – Golf Kit Protection</p> <p>This section covers any loss or Damage due to Insured perils (under Section I and Section II of this Policy), to the</p>	<ul style="list-style-type: none"> • Section VII <ul style="list-style-type: none"> ➤ What we Cover • Section VIII <ul style="list-style-type: none"> ➤ What we Cover • Section IX <ul style="list-style-type: none"> ➤ What we Cover • Section X <ul style="list-style-type: none"> ➤ What we Cover • Section XI <ul style="list-style-type: none"> ➤ What we Cover • Section XII <ul style="list-style-type: none"> ➤ What we Cover • Section XIII <ul style="list-style-type: none"> ➤ What we Cover
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		<p>Golf kit belonging to You, whilst in transit to or from or whilst in any recognized Golf Club House/Golf course within territorial limits or Your specified Insured Home.</p> <p>Section XIV – Pet Protection</p> <p>Under this Section, We shall subject to the terms, exceptions and conditions contained under Section I and Section II (of this Policy) provide You compensation for the accidental death or theft of Your legally owned Pet/s.</p>	<ul style="list-style-type: none"> • Section XIV <ul style="list-style-type: none"> ➤ What we Cover
7	Add-on Cover	<p>ADD-ON COVERS</p> <p>SECTION I: FIRE AND ALLIED PERILS- BUILDING & CONTENTS</p> <p>1. Additional Removal of Debris Including Foreign Debris Under this add on, the policy is extended to cover cost necessary and reasonably incurred by the insured in the removal of debris including foreign debris from the premises of the insured. The coverage will be (in excess of 2% and maximum of 5% of the claim amount) subject to maximum of limit of liability selected</p> <p>2. Tenant's Liability Insurance Under this add on, on additional payment of premium, policy is extended to cover the Insured against all sums which the Insured shall become legally liable to pay as damage for accidental damage to property arising from the occupancy of Premises leased or rented by the Insured.</p> <p>3. Accidental Damage Cover This add-on extends to cover direct physical loss or damage to the Building and Contents due to accident from any fortuitous cause subject to exclusions under the add-on.</p> <p>4. Incidental Costs Under this add on, in consideration of additional premium, the insurer will also pay for the incidental cost associated with the insured property up to the fixed percentage of admissible claim amount.</p> <p>5. Protection and Preservation of Property Under this add on, the policy covers the expense for loss minimization incurred by the insured to prevent any aggravations of an insured loss following a loss or damage at any insured's premise.</p>	ADD-ON WORDINGS

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6. Immediate Repairs

This add-on states that in case of loss or damage to the property insured, the insured may immediately begin repairs or reconstruction and in case of dispute as to the cost of repair and/or reconstruction, the loss shall be settled in accordance with the terms of this policy, the sole object of this Condition

7. Hardship allowance

Under this add on, the insurer will indemnify the insured against expenses by the insured towards emergency purchase of food, medicines, clothes, infants essential items.

8. Key & Lock Replacement Cover

Under this add on, the policy is extended to cover the cost of replacing keys and locks or modifying the locking mechanism, Repairing the locking mechanism or recoding of locking devices.

9. Cost of Clearing Drains Clause

This extension covers any expense necessarily incurred by the insured in the clearing of drains within the surrounding premises as a consequence of property insured by the policy being destroyed or damaged by fire or by any other perils insured.

10. Purchase Protection

Under this add on, the insurer shall reimburse the insured any item purchased anytime during the policy year up to sum insured, if the same are lost, damaged or destroyed by an insured.

11. Hotel Stay

Under this add on, the insurer will cover the additional expense of Hotel accommodation for an interim accommodation.

12. Re-settlement Expenses

Under this add on, the insurer shall reimburse an insured the re-settlement expense i.e. the cost incurred to move to an alternative accommodation. The insured will also be indemnified for transport and packing cost in case the insured's house get destroyed.

13. EMI Protection

Under this cover, the insurer will reimburse 3/6 EMI's in case the insured's house gets damaged.

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14. Utility Expense cover

Under this cover, the insurer shall reimburse the utility bills due in case the insured's house gets destroyed.

15. Electrical clause/Electrical installation clause

Under this add-on, the insured will be covered for Loss or Damage by fire to the electrical appliances, apparatus, fixture or fitting insured under this policy arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lighting included).

16. Garden Cover

Under this cover, the company will pay the insured for direct physical loss or damage in respect to the policy to lawns, plants, shrubs or trees at premises.

17. STFI Deletion clause

The add on under this cover states that on selection of STFI deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.

18. Earthquake deletion clause

The add on under this cover states that on selection of Earthquake deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Earthquake, Volcanic Eruption, or other convulsions of nature.

19. Terrorism Deletion clause

The add on under this cover states that on selection of Earthquake deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Acts of Terrorism.

SECTION II: BURGLARY

1. Riot, Strike and Malicious Damage

The policy is extended to cover the is extended to cover Burglary as a result of Riot, Strike and Malicious act to be notified and taken cognizance of by Public Authority.

2. Theft

This policy is extended to cover theft in excess of the in-built cover.

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3. Replacement of Locks including Repair to Damaged Property

This cover indemnifies the insured for expenses incurred for the replacement or resetting of locks or keys and the increased cost of security required to protect property until the replacement or resetting of locks or keys has been completed, following burglary, robbery or mysterious disappearance of master keys.

4. Waiver of Key

This add-on covers loss of money and/or other property abstracted from safe following the use of key to the said safe or any duplicate thereof.

5. Properties under Consignment, Care, Custody and Control – Clause

This add-on covers the losses related to the goods/insured objects for which the insured may be held liable while in their care, custody, or control including hire purchase lease or other agreements.

6. Damage and/or Theft Of Parts Of The Building

This cover is extended to pay for the damages and/ or theft to parts of the building occupied arising out the insured events.

7. Cost to cover accidental injury during Burglary/ house breaking (excluding theft)

This policy is extended to cover accidental injury to the insured during burglary/ house breaking (excluding theft).

8. Larceny

The policy is extended for an unauthorized taking and removal of the personal property of another by an individual who intends to permanently deprive the owner of it. It is a form of nonviolent theft.

9. Loss Limit Basis Cover

Under this add on, the policy is extended to cover home contents on loss limit basis.

10. Debris Removal/Clearing Up Expenses

The policy is extended to cover the costs incurred in clearing up the damage including the removal of any debris from the premises to the nearest waste disposal site due to any insured peril in excess of the in-built cover.

11. ATM withdrawal robbery cover

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Under this add on, the insurer will reimburse in case the insured gets robbed right after withdrawing money from the ATM.

12. Wallet cover

Under this add on, the insurer will reimburse in case of lost wallet for the value of the valet and the value of the documents or cards present in the wallet.

13. Bank Lockers Clause

Under this add on the insurer will cover the cash, jewellery, valuable items, etc. which is kept inside the locker.

14. Waiver of Under Insurance

Underinsurance up-to a specified limit is allowed vide this add on.

SECTION III: ALL RISK

1. Depreciation waiver

Cover depreciation otherwise chargeable in the event of a claim.

2. Terrorism cover

Covers terrorism extension

3. Coverage for Electrical & Mechanical Breakdown

Covers electrical and mechanical breakdown.

4. Transit Risk

Covers the risk of transit on the interest insured.

5. Third Party Liability

Covers legal liability arising out fatal/non-fatal injuries and property damage.

6. Valuable Documents Cover

Covers valuable documents

7. Bank Lockers Clause

Covers a certain sum towards jewellery outside locker without limiting coverage to specific pieces of jewellery.

8. Escalation Clause

Gradual Increase in Sum Insured during Policy currency, to take care of increase in value of the item insured.

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SECTION IV: PLATE GLASS AND NEON SIGNS/GLOW SIGNS

1. Terrorism cover

Under this add on, the damage caused by terrorism activities is been covered by the insurer.

2. Escalation Clause

Gradual Increase in Sum Insured during Policy currency, to take care of increase in value of the item insured.

SECTION V: Machinery Breakdown

1. Depreciation Waiver Clause

This clause waives the depreciation applicable on the parts having limited life.

2. Omission to Insure Additions & Alterations

Covers Portable Equipments which insured may acquire during the policy currency.

3. Waiver of Under Insurance

Underinsurance up-to a specified limit is allowed vide this add on.

Section VI: Electronic Equipment Insurance

1. Depreciation Waiver

This add-on waives the depreciation applicable on the parts having limited life.

Section IX: Employees Compensation

1. Coverage for Limited Medical Expenses

The policy is extended to cover the insured's liability towards medical expenses for treatment of injury arising out of an accident.

Under this option, the maximum claim amount payable shall be limited to the per employee limit opted for by the employer.

2. Coverage for Medical Expenses At Actual

The policy is extended to cover the insured's liability towards medical expenses for treatment of injury arising out of an accident.

Under this option, the maximum claim amount payable under the policy shall be limited to the total sum insured limit under this add-on. However, there is no restriction on the claim amount payable per employee.

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Section X: Public Liability

1. Care / Custody / Control Extension Clause

On additional payment of premium will extend the policy to cover the liability in respect of loss of or damage to property in the charge or under the control of the Insured or any servant or agent of the Insured.

2. Food and Beverage Extension

On additional payment of premium, policy is extended to include liability in respect of accidental injury directly caused by or arising from anything harmful or defective in food or drink sold or supplied by the Insured or from poisoning of any kind caused by foreign or deleterious matter in food or drink sold or supplied by the Insured in the Business at the Insured's Premises.

3. Cover for Acts Of God

Under this add on, the insurer will cover the loss or damage to third party directly caused by cyclone, storm, Typhoon, Tempest, Hurricane, Tornado, Flood, Inundation, Subsidence and landslides including Rockslide and Earthquake (Fire and Shock).

4. Other Facilities Such As Health Clubs, Beauty Parlors, Shops, Swimming Pools, Indoor And Outdoor Sports

Under this cover, the coverage is extended to cover the loss in respect to the following facilities provided by the insured or on his behalf at his premises.

5. Lift Liability

On additional payment of premium, policy is extended to cover the extended to cover Loss in respect of the use of any lift, hoist, escalator or elevator in the premises or for which the Insured is responsible whilst such are being utilized by members of the public.

6. Car Park Facilities Endorsement

On additional payment of premium will extend the policy to cover the legal liability of the Insured in respect of loss of or damage to vehicles under the control of the Insured or the Insured's Parking Attendants whilst in the Car Park of the Insured.

7. Tenant's Liability Clause

On additional payment of premium, policy is extended to cover the Insured against all sums which the Insured shall become legally liable to pay as damage for

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accidental bodily injury to any person or accidental damage to property arising from the occupancy of Premises leased or rented by the Insured.

8. Waiver of Subrogation Clause

On additional payment of premium, this clause provides cover when the insured surrenders the right of subrogation.

Section XI: Fidelity Guarantee

1. Floater Policy

The insured may cover a number of unnamed employees, without specifying the name of the employees and the amount against each. Only the total amount guaranteed is stated and any loss upto that sum is covered whether resulting from default of one or more employees, collectively or severely.

Section XII: Pedal Cycle Protection

1. Third Party Liability

Under this add on, the insurer will cover any legal liability for the accidental loss or damage caused to the property of other person.

2. Accidental Damage Extension

Under this add on, the insurer covers any damage to the pedal cycle cause by any unfortunate accident that might occur during cycling.

Section XIII: Golf Kit Protection

1. Third Party Liability

Covers legal liability arising out fatal/non-fatal injuries and property damage.

2. Hole In One

Under this cover, the insured will receive reimbursement of the bar bill for the customary round of drinks if a hole is achieved in one in an official society/club within territorial limits.

3. Golf Clothes, Shoes And Other Wearable Related To Golf

Under this cover, the insurer will reimburse by payment or at its option by replacement against any loss or damage due to Insured perils to the gold clothes, golf shoes and any other wearable attire.

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Section XIV: Pet Protection

1. Surgery Expenses & Hospitalisation Cover

Under this cover, the insurer will indemnify surgical expense and in-patient treatment incurred by the insured for the treatment of their pet.

2. Third Party Liability

Covers legal liability arising out fatal/non-fatal injuries and property damage.

3. Theft/Lost/Straying Cover

Under this add on, the insurer will pay you sum insured set against this section, in respect of permanent loss because of the insured's pet being lost or stolen and no recovery have been made after 45 days despite appropriate attempts.

4. Terminal Diseases Cover

Under this add on, the insurer shall pay the insured if the insured's pet is diagnosed as suffering from any terminal disease which first occurs or manifests itself during the policy period.

CLAUSES:

SECTION I: Fire & Allied Perils-Building & Contents

1. Agreed Bank Clause

The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.

SECTION II: BURGLARY

1. Agreed Bank clause

The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.

2. Waiver of FIR

It is hereby declared and agreed that the FIR for the admissible claims under the policy stands waived off. This wavier is applicable only for the claims upto INR _____

3. Designation of Property Clause

For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

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| | | <p>4. Loss Payee Clause
It is agreed and declared that loss is payable to the Insured or as directed by the Insured, which shall include such party who has an insured interest in the subject matter insured at the time of loss or damage.
Subject otherwise to the terms, exclusions, conditions and limitations of this Policy.</p> <p>5. Nominated Adjustor Clause
It is hereby noted and agreed that in the event of a loss, reported under the policy, surveyors/loss adjusters to be engaged individually or jointly by the insurer from the panel of surveyors/loss adjuster, mutually agreed between the insured and insurer, subject to the concurrence of Reinsurer.</p> <p>6. Claims payment "On Account" Clause
It is hereby agreed and noted that the 'payment on account' will be made to the Insured if desired, provided that it is established that the loss or damage is covered under the Policy. Subject otherwise to the terms, conditions and exclusions of the Policy.</p> <p>7. Additional Insured
It is understood and agreed that any individual, firm, corporation and/or its joint ventures, for whom or with whom The Insured may be operating is hereby named as additional Insured in The Schedule when required by contract, or as required. It is further understood and agreed that in the event there is any violation of the terms and conditions of this insurance by one Insured, it shall not affect the rights of other Insureds; including interest of mortgagees and notice of assignment in respect thereof. Subject otherwise to the terms, conditions and exclusions of the Policy.</p> <p>8. Non Vitiation Clause
Notwithstanding anything to the contrary contained in this Policy, as the various parties comprising the Insured operate as separate and distinct entities, the rights of each of the parties in all respects shall (notwithstanding anything contained or implied herein to the contrary) be treated as though each of the parties had separate policies for their respective rights and interests and the rights and indemnities of any of the parties who are not guilty of any fraud, misrepresentation, non-disclosure or breach of condition or warranty shall not be prejudiced or affected by any fraud, misrepresentation, non-disclosure or breach of condition or warranty by any of the other parties comprising the Insured. Nothing</p> | |
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contained in this Endorsement shall be deemed to increase the Sum(s) Insured or Limit of Indemnity stated in The Schedule.

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy.

SECTION V: MACHINERY BREAKDOWN

1. Agreed Bank Clause

The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.

2. Loss Payee Clause

It is agreed and declared that the company will pay the loss as assessed by the company or surveyors, directly to the parties as requested by insured in writing.

Subject otherwise to the terms & conditions of the policy.

3. Claims payment "On Account" Clause

It is hereby declared and agreed that progress payment on account of any loss recoverable under this Policy will be made to the Insured at such stages as may be mutually agreed upon if desired by the Insured and on production of an interim report and recommended payment on account amount by the loss adjuster (if appointed) that such payments are deducted from the final agreed claim settlement figures.

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

4. Additional Insured

It is understood and agreed that any individual, firm, corporation and/or its joint ventures, for whom or with whom The Insured may be operating is hereby named as additional Insured in The Schedule when required by contract, or as required. It is further understood and agreed that in the event there is any violation of the terms and conditions of this insurance by one Insured, it shall not affect the rights of other Insured; including interest of mortgagees and notice of assignment in respect thereof.

5. Non-Vitiation Clause

It is understood and agreed that any act, omission, statement or mis-statement on the part of any named insured which may vitiate any claims or render this policy void shall have such effect only as to the rights and interests of that particular insured and shall not prejudice the rights and interest of any other insured under this policy.

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6. Assets Register

It is hereby declared & agreed that the policy covers all the equipment as per the asset register of the insured, subject to condition that any subsequent addition to the asset register must be declared and added during the course of policy with additional premium as applicable. In the event of a claim, the Asset register shall form part of verification of the item damaged.

If the property hereby insured shall at the time of any loss or damage be collectively of greater value (as reckoned from the Assets Register at the time of claim) than the Sum Insured under the policy, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss.

SECTION VI: ELECTRONIC EQUIPMENT INSURANCE

1. Agreed Bank Clause

The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.

2. Designation of Property Clause

For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

3. Loss Payee Clause

Insurer will pay the loss directly to the parties as directed by insured.

4. Non-Vitiation Clause

Interest of various parties is covered. Breach of conditions by one party will not affect the interest of other parties.

5. 72 Hrs clause

This clause defines the period of 72 hours as a single event for the purpose of application of Excess under loss due to storm, tempest, flood or earthquake any AOG peril.

6. Public Authority

This Section of the Policy includes such additional cost of reinstatement of the destroyed or damaged sections of the Property caused by a contingency insured against as may be incurred solely by reason of

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the necessity to comply with any Regulations, Bye-laws or Statutory Provisions relating to the reinstatement of Property

7. Local Authority

The insurance by this Policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority

8. Assets Register

An updated Fixed Asset Register assists the Insurance Manager in. Arriving at the correct value of assets to be insured. Ensuring that all the assets are covered and are documented in the policy. Ensuring that claims do not get delayed due to lack of clarity on the status of the asset damaged.

SECTION IX: PUBLIC LIABILITY

1. Sudden And Accidental Pollution

The insurance doesn't apply to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapor, soot, fume, acid, alkali, toxic chemicals, liquid or gases, waste material or other irritants, contaminants or pollutants into or upon the land, atmosphere or any water course or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape meets all five of the following conditions:

- The discharge, dispersal, release or escape must be neither expected nor intended by the insured, and
- The beginning of the discharge, dispersal, release or escape must take place during the policy period
- The discharge, dispersal, release or escape must be physically evident to the insured or other parties within ____ hours of the beginning of the discharge, dispersal, release or escape and
- The initial bodily injury or property damage caused by the discharge, dispersal, release or escape must ensue within ____ hours of the beginning of the discharge, dispersal, release or escape.
- Notwithstanding anything to the contrary in condition 4, Insured's duties in the event occurrence, claim, or lawsuit or any other policy conditions, all claims made against the insured under this coverage must be reported to the company as soon as practicable but not later than 30 days after termination of the policy.

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The term released includes, but is not limited to any of the following : spilling, leaking, pumping, pouring, emitting, emptying, injection, dumping or disposing.

If the insured and the company should disagree with regard to when a discharge, dispersal, release or escape begins or becomes evident, the burden of proving that all 5 enumerated conditions are met rests with the insured at the insured's own expense. Until such proof is accepted by the company, the company may but not obligated to, defend any claim.

This clause shall not extend this insurance to cover any liability which would not have been covered under this insurance had this clause not been attached, except in so far as detailed herein.

This endorsement is granted in consideration of additional premium subject otherwise to the terms, exceptions, conditions and limitations of the within mentioned policy.

2. Clarification Agreement

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement:

(i) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

(ii) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

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**3. Contracts (Rights Of Third Parties) Act 2001
Exclusion Clause**

It is hereby declared and agreed that a person who is not a party to this Policy contract shall have no right under the Policy.

4. Cyber Risks Exclusions Clause (Nma2915)

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

(i) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

(ii) However, in the event that a peril listed below results from any of the matters described in paragraph above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by such listed peril.

Listed Perils

- Fire
- Explosion

HOUSE HOLDER'S INSURANCE POLICY

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

5. Duty of Disclosure

We would remind you that you must disclose to us fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your policy.

6. Electronic Date Exclusion Clause

The indemnity will not apply to any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving data, whether the property of the Insured or not, occurring at any time to:-

- (i) correctly recognize any date as its true calendar date
- (ii) capture save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- (iii) capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date

7. Terrorism Damage Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss,

HOUSE HOLDER'S INSURANCE POLICY

damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, 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 organization (s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

8. Alterations and Repairs

Workmen are allowed in on or about any premises herein referred to carrying out alterations and repairs without prejudice to the terms of this insurance.

9. Breach of Conditions

The conditions and warranties of this Policy shall apply individually to each of the risks insured and not collectively to them. Thus a breach of any condition or warranty shall void the Section only in respect of all the risks to which that breach applied and does not affect the Section in respect of the other risk.

10. Breach of Warranties

Any breach of the within warranties without the knowledge and consent of the Insured shall not prejudice this Insurance provided notice, in writing, be given to the Company immediately upon such breach coming to their knowledge.

11. Cross Liability Clause

HOUSE HOLDER'S INSURANCE POLICY

For the purpose of this Policy each of the parties comprising the Insured shall be considered as separate and distinct unit and the words " The Insured " shall be considered as applying to each party in the same manner as if a separate Policy had been issued to each of the said parties and the Company hereby agrees to waive all rights of subrogation or action which they may have or acquire against any of the aforesaid parties arising out of any occurrence in respect of which claim is made hereunder.

The inclusion herein of more than one Insured shall not operate to increase the Limits of the Company's Liability as stated in the Policy.

12. Employees' Personal Effects

It is hereby declared and agreed that this Policy extends to cover legal liability of the Insured in respect of damage to the Personal Effects of the Insured's Employees occurring at the place or places at which this Policy applies.

The liability of Company shall not exceed:

..... any one employee and
..... in the aggregate any one accident.

The Company shall not be liable for any motor vehicles, precious metals, precious stones or articles made therefrom or money.

13. Fire Brigade Water Damage Extension

The Company will indemnify the Insured in respect of loss or damage to third party property caused by or arising out of the use of water or chemicals by the fire brigade to extinguish a fire on the Insured's premises

14. Loss Notification Clause

Notwithstanding anything contained herein to the contrary it is agreed that this insurance will not be prejudiced by any inadvertent delays errors or omissions in notifying the Company of any circumstances or events giving rise or likely to give rise to a claim under this Policy.

15. Misdescription Clause

This Policy shall not be prejudiced by any alteration or misdescription of occupancy. Notice to be given to the Company immediately the Insured become aware of the same and to pay additional premium, if required from the date of the inception of the increased hazard.

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		<p>16. Agreed Bank Clause The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.</p> <p>17. Cover for Acts of God This policy is extended to cover the loss or damage to third party (public) directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood, Inundation, Subsidence and Landslide including Rockslide and Earthquake (Fire and Shock).</p> <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	
8	Loss Participation	<p>EXCESS –</p> <p>Section 1: Fire and Allied Perils Excess – Nil Terrorism Excess – 1% of claim amount for each and every claim subject to minimum of INR 10,000/- and maximum limit of INR 5,00,000</p> <p>Other Sections – As per the terms and conditions of the policy</p>	<ul style="list-style-type: none"> • Section 1 Clause D
9	Exclusions	<p><u>Exclusions (What We do not cover) for all covers under this policy</u></p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. 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. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, 	<p>Clause F</p>

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		<p>explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</p> <ol style="list-style-type: none"> 4. Pollution or contamination, unless the pollution or contamination itself has resulted from an Insured Event, or an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. 6. 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. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. 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. 12. Costs, fees or expenses for preparing any claim. <p>Section 1 : Fire and Allied Perils</p> <p>We do not cover loss or damage, or destruction caused to the Insured Property by</p> <ul style="list-style-type: none"> • Caused by burning of Insured Property by order of any Public Authority. • Caused by:- <ol style="list-style-type: none"> a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up 	<ul style="list-style-type: none"> • Section 1 <ul style="list-style-type: none"> ➤ CLAUSE B Column B – What we exclude ➤ CLAUSE D – Exclusions
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HOUSE HOLDER'S INSURANCE POLICY

		<p>ground,</p> <p>c. coastal or river erosion,</p> <p>d. defective design or workmanship or use of defective materials, or</p> <p>e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.</p> <ul style="list-style-type: none"> • Caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. • Caused by <ul style="list-style-type: none"> a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person. • Caused by <ul style="list-style-type: none"> a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You. • Theft if it is of any article or thing outside Your Home, or of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted. <p>Section 2 : Burglary</p> <ul style="list-style-type: none"> • Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule • Valuables and cash in safe unless specifically covered in the Schedule • Loss or damage of motor vehicles, trailers unless shown in the schedule • Loss or damage in which you, your employees or any other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated 	<ul style="list-style-type: none"> • Section 2 <ul style="list-style-type: none"> ➤ What we exclude ➤ Specific Conditions / Exclusions
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HOUSE HOLDER'S INSURANCE POLICY

- Loss or damage resulting from an act of Riot, Strike, Malicious Damage.
- Terrorism
- Damage to glass and sign boards
- Live-stock
- Loss or damage to contents or stock when the premises are left unoccupied for more than 30 consecutive days unless the same has been reported to us in writing and our written approval obtained.
- Contents from the safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to you unless such key has been obtained by aggressive or violent means.
- Any consequential loss or legal liability

Section 3: All Risk Insurance

- i) Damage due to moths, vermin, mildew or inherent defect, wear and tear, gradually operating cause.
- ii) Damage during any process like bleaching, dyeing, heating, drying etc
- iii) Over winding denting or internal damage of watches or clocks.
- iv) Mechanical or Electrical derangement/ breakdown of any article unless caused by accidental external means.
- v) Fire arms by rusting, bursting.
- vi) Damage due to cracking or scratching of interests such as but not limited to household goods, foodstuff, domestic appliances, crockery, glass etc..
- vii) Loss due to theft from any unattended vehicle.
- viii) Loss due to theft in connivance with you or your family
- ix) Damage to interests with difference in intrinsic and commercial value, viz. money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travellers cheques and the like unless specifically declared and agreed to be insured.
- x) Any living creature.
- xi) Loss directly or indirectly occasioned by or happening through or in consequence of war, Invasion act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection, Military or usurped power, Confiscation, nationalisation, or any such action
- xii) Loss or damage due to any action from Public Authority.
- xiii) Nuclear and nuclear group of perils.
- xiv) Consequential loss of any nature

Section 4 : Plate Glass and Neon Signs/Glow Signs

• Section 3

- What we exclude

HOUSE HOLDER'S INSURANCE POLICY

		<ol style="list-style-type: none"> 1. Breakage or damage during removal, alteration and repairs carried out at Your premises 2. Scratching other than the fracture extending through the entire thickness of Plate Glass 3. Damage or breakage to Plate Glass or Neon Signs, Glow Signs which are not securely fixed. 4. Any loss or damage caused willfully by You or Your Employees, or any loss or damage in which You or any person acting on Your behalf is or is alleged to be involved or implicated. 5. Any loss or damage for which the manufactures or supplier is responsible. 6. Any costs incurred in connection with the elimination of electrical /mechanical breakdown/ failures unless such failures were caused by an indemnifiable event 7. Loss or damage caused by sun, rain, hail or climatic or atmospheric conditions, depreciation, wear & tear deterioration. 8. Fusing or burning out of bulbs and/or tubes howsoever caused <p>Section 5: Machinery Breakdown</p> <ol style="list-style-type: none"> 1. Loss, damage and/or liability caused by or arising from or in consequence, directly or indirectly of fire including extinguishments of a fire or clearance of debris and dismantling necessitated thereby smoke, soot, aggressive substance, lightning explosion of any kind (other than bursting or disruption of turbines, compressors, cylinders of steam engines, hydraulic cylinders or flywheels or other apparatus subject to centrifugal force, internal pressure) theft, collapse of building, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne or water borne or airborne craft or aerial devices and/or articles dropped there from. Any loss or damage by fire within the electrical appliances and installation insured by this Policy arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) is covered; provided that this extension shall apply only to the particular electrical machine; apparatus fixtures fittings or portions of the electrical installation so affected and not to other machines apparatus fixtures fittings or portions of the electrical equipment which may be destroyed or damaged by fire so set up. 	<ul style="list-style-type: none"> • Section 4 <ul style="list-style-type: none"> ➤ What we exclude ➤ Losses Excluded • Section 5 WHAT WE EXCLUDE
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HOUSE HOLDER'S INSURANCE POLICY

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| | | <ol style="list-style-type: none"> 2. Accident Loss/damage and/or liability resulting from overload experiments or tests requiring imposition of abnormal conditions. 3. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the parts affected may be necessary. 4. Deterioration of or wearing away or wearing out of any machine caused by or naturally resulting from normal use or exposure. 5. Loss, damage and/ or liability caused by or arising out of the willful act or willful neglect or gross negligence of the insured or his responsible representatives. 6. Liability assumed by the insured by agreement unless such liability would have attached to the insured not withstanding such agreement. 7. Loss, damage and/or liability due to faults or defects existing in at the time of commencement of this insurance and known to the Insured or his responsible representatives but not disclosed to the Company. 8. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured. 9. Loss, damage and /or liability due to explosion in chemical recovery, Boilers, other than pressure explosion for eg. Smelt, chemical, ignition, Explosion etc. 10. Loss, damage and/or liability caused by or arising from or in consequence, directly of: <ol style="list-style-type: none"> a) War, invasion, Act of foreign enemy, Hostilities or war like operations (Whether war be declared or not). Civil war, rebellion, revolution, Insurrection, Mutiny, Riot, Strike, Lockout and Malicious Damage, Civil Commotion, Military or Usurped Power, Martial Law, Conspiracy, Confiscation, Commandeering by a group of malicious persons or persons acting on behalf of or in connection with any political Organization, Requisition, or Destruction or damage by order of any Government de jure or de facto or by any Public, Municipal or Local Authority. (b) Nuclear reaction, nuclear radiation or radioactive contamination. | |
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HOUSE HOLDER'S INSURANCE POLICY

<p>SPECIAL EXCLUSIONS The company shall not be liable under this policy in respect of:</p> <ol style="list-style-type: none"> 1. The Excess, as stated in the Schedule, to be first borne by the insured out of each and every claim; where more than one item is damaged in one and the same occurrence, the insured shall not, however, be called upon to bear more than the highest Excess applicable to any one such item; 2. Loss of or damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti- corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts." 3. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contract; In any action, suit or other proceeding where the Company alleges that by reason of the exceptions or exclusions above, any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured. <p>Section 6 : Electronic Equipment Insurance</p> <p>SPECIAL EXCLUSIONS</p> <p>The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by -</p> <ol style="list-style-type: none"> 1. Cessation of work whether total or partial. 2. Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for the machinery lost or damaged. 3. Derangement of the Insured property not accompanied by damage otherwise covered by this Section. 4. Loss of or damage to the property covered under this Section falling under the terms of the Maintenance Agreement. 5. Loss destruction or damage directly occasioned by 	<ul style="list-style-type: none"> • Section 5 <ul style="list-style-type: none"> ➤ SPECIAL EXCLUSIONS • Section 6 <ul style="list-style-type: none"> SPECIAL EXCLUSIONS
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HOUSE HOLDER'S INSURANCE POLICY

	<p>pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.</p> <p>Sub Section I : Equipment</p> <p>Dish Antenna is excluded from the scope of cover under this Section. Further portable Electronic Equipment's like notebook, lap top computer, sonography are also excluded under this section.</p> <p>The Company shall not, however, be liable for -</p> <ol style="list-style-type: none"> a) the Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items; b) loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the company or not; c) loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions; d) any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items; e) any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations; f) loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract; g) loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement; h) consequential loss or liability of any kind or description; i) loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals); j) aesthetic defects, such as scratches on painted polished or enamelled surfaces. <p>In respect of the parts mentioned under i) and j) above the Company shall be liable to provide compensation if such</p>	<p>• Section 6</p> <p>➤ Sub Section I – What we Exclude</p>
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HOUSE HOLDER'S INSURANCE POLICY

parts are affected by an indemnifiable loss or damage to the insured items.

Section 7: Personal Accident

- Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same Period of disablement.
- Any other payment after a claim under one of the benefits 1,2 and 3 in Table of benefits has been admitted and becomes payable.
- Any payment in case of more than one claim under this Section during any one Period of Insurance by which Our liability in that Period would exceed CSI
- The Company shall not be liable to make any payments under this policy in respect of:
 1. Natural Death
 2. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.
 3. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
 4. whilst engaged in any adventurous sports and/or hazardous activities.
 5. committing any breach of law with criminal intent.
 6. participation in any naval, military or air force operations.
 7. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
 8. Consequential loss of any kind and/or any legal liability
 9. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
 10. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

Section 8: Baggage Insurance

- **Section 7**
 - What we Exclude

HOUSE HOLDER'S INSURANCE POLICY

	<p>1. Loss or damage due to cracking, scratching and/or breaking of lens or glass whether part of China clay, Marble or other articles of a brittle or fragile nature unless such loss or damage arises from an accident to a vessel, train, motor vehicle or other mechanised vessel by which such baggage is conveyed.</p> <p>2. Loss or damage by or any process of cleaning, dyeing, repairing or restoring to which the baggage is subjected.</p> <p>3. Loss or damage caused by moth, mildew or vermin.</p> <p>4. Damage due to faults/defects existing at the commencement of this insurance and known to You, whether such faults/defects were known to Us or not and any willful act or negligence of You or Your employees</p> <p>5. Loss or damage caused by mechanical derangement or over winding watches and clock.</p> <p>6. Theft of unattended baggage or mysterious disappearance unless it is stolen from securely locked vehicle.</p> <p>7. Loss or damage whilst being conveyed by any carrier under contract of affreightment.</p> <p>8. Loss or damage to jewellery and valuables.</p> <p>9. Loss, destruction or damage caused by or arising from the leakage, spilling or exploding of liquid, oils or materials of like nature or articles of dangerous and damaging nature.</p> <p>10. Any tour or travel within the municipal limits of the village, town or city where you permanently reside.</p> <p>11. Damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travellers cheques and the like</p> <p>12. Loss directly or indirectly occasioned by or happening through or in consequence of war, Invasion act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection, Military or usurped power, Confiscation, nationalisation, or any such action</p> <p>13. Loss or damage due to any action from Public Authority.</p>	<p>• Section 8 ➤ What we Exclude</p>
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HOUSE HOLDER'S INSURANCE POLICY

14. Consequential loss of any nature.

Section 9: Employee Compensation

This Policy shall not cover liability of the **Insured**:

- a) For **Injury** caused to **Employee** by accident directly or indirectly caused by or arising from or in consequence of or attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny, insurrection, rebellion, revolution or military or usurped power, nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) Accident occurring at any other place than the Place or Places of Employment specified in the **Schedule**, unless the **Employee** was at such other place whilst on duty for the purpose of the **Business** and on the directions of the **Insured** or any of its official authorized to exercise control and supervision over the **Employee**.
- c) For **Occupational Diseases** contracted by an **Employee** unless endorsed otherwise.
- d) For interest and/or penalty imposed on the **Insured** under any law or otherwise.
- e) Under any Law for medical expenses in connection with treatment of any **Injury** sustained by an **Employee** unless endorsed otherwise
- f) For **Injury** sustained by person whilst in the employ of the **Insured** otherwise than in the **Business** and/or who has is not declared for insurance under this Policy.
- g) For **Injury** sustained by person whilst in the employ of the **Insured** otherwise than in the **Business** and/or who has is not declared for insurance under this Policy.
- h) Assumed by agreement which would not have attached in the absence of such agreement
- i) For any sum which the **Insured** would have been entitled to recover from any party but for an agreement between the **Insured** and such party.
- j) For any accident occurring whilst the **Employee** is under the influence of intoxicating liquor or drugs.
- k) For any incapacity or death of an **Employee** resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental **Injury**.

Section 10: Public Liability

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly

- **Section 9**
 - What we Exclude

HOUSE HOLDER'S INSURANCE POLICY

caused by, based on, arising out of or howsoever attributable to any of the following:

- i. any voluntarily assumed liability unless such liability would have attached to the Insured in the absence of such agreement;
- ii. any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision;
- iii. liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any motor vehicle for which compulsory insurance is required,
- iv. liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any watercraft, hovercraft, air or spacecraft;
- v. any compensation for death of or bodily injury to any member of Insured Person's family and domestic employees or damage to property belonging to or in the custody of or control of Insured or Insured Person's family and domestic employees
- vi. any interest and/or penalty imposed on the Insured on account of his failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto;
- vii. the transmission of any communicable disease or virus; occupation or business, trade or employment.

Section 11 : Fidelity Guarantee

- a) Any loss caused by a particular employee that occurs after:
 - You became aware of an act of employee dishonesty by that employee: or
 - You suspect that employee has committed an act of employee dishonesty
- b) Any loss resulting directly or indirectly from trading in securities: whether in your name and whether in a genuine or fictitious account
- c) Any act of employee dishonesty committed by a person whom you knew to be dishonest
- d) any consequential losses of any kind, be they by way of loss of profit, any loss not reflected in your books of account, loss of opportunity, business interruption, market loss, loss of gain or potential income or gain which should have accrued to you (including but not limited to interest and dividends), or otherwise;
- e) any legal liability of any kind
- f) any fraudulent or dishonest act of an Employee not

- **Section 10**
 - What we Exclude

- **Section 11**
 - What we Exclude

HOUSE HOLDER'S INSURANCE POLICY

		<p>discovered within 12 months of the date upon which such Employee ceased to be an employee of the Insured for any reason;</p> <p>g) Any loss sustained before the retroactive date or more than 2 years before the date of first discovery, whichever may be later</p> <p>Section 12: Pedal Cycle Protection</p> <p>This section of the Policy does not indemnify You, for</p> <ul style="list-style-type: none"> • Any loss or Damage caused whilst the pedal cycle is being used for hire or reward, racing or pace making, or outside India. • Any loss or Damage caused by overloading, strain or mechanical breakdown. • The Burglary or Theft of any accessories affixed to the pedal cycle unless the entire pedal cycle is stolen at the same time. <p>All exclusions and conditions applicable to "Section I" or "Section II" is deemed to be incorporated hereunder.</p> <p>Section 13: Golf Kit Protection</p> <p>This section of the Policy does not indemnify You, for</p> <ul style="list-style-type: none"> • Loss of the Golf Kit due to theft unless it has been reported to the police within 24 hours of the Insured / Insured Person becoming aware of the theft and a written police report being obtained in that regard. • Loss of the Golf Kit due to it being left unattended or forgotten by the Insured outside his/her Insured Home. • Loss or theft of the Golf Kit where there was no forcible and violent entry. • Aesthetic defects such as scratches on painted, polished or enamelled surfaces. • Loss or Damage caused by or resulting from wear or tear or deterioration. <p>All exclusions and conditions applicable to "Section I" or "Section II" is deemed to be incorporated hereunder.</p> <p>Section 14: Pet Protection</p> <p>This section of the Policy does not indemnify You, for</p> <p>a) Intentional killing whether by or under the order of any government or public authority or any person or body having jurisdiction in the matter except where a pet suffers an accident and the resultant injury and</p>	<ul style="list-style-type: none"> • Section 12 <ul style="list-style-type: none"> ➤ What we Exclude • Section 13 <ul style="list-style-type: none"> ➤ What we Exclude
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HOUSE HOLDER'S INSURANCE POLICY

suffering is incurable and so excessive that immediate destruction is imperative for humane reasons provided a qualified veterinary surgeon appointed by Us shall first have certified so.

- b) Death directly or indirectly caused by, happening through or in consequence of:
- any surgical operation unless conducted by a qualified veterinary surgeon and certified by him to have been necessitated solely by accident and to have been carried out in an attempt to preserve the pet's life.
 - malicious or wilful injury whether or not caused by the You or Your family.
 - confiscation or requisition by or under the order of any government or public authority or any person or body having or claiming jurisdiction in the matter.

GENERAL EXCLUSIONS (Applicable to all Sections of this Policy)

1. Radioactive Contamination:

Any loss, damage or legal liability directly or indirectly caused by:

(a) Ionizing radiation or radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel; or

(b) The radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

2. War Risks:

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event. War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

3. Sonic bangs:

Any loss, damage or legal liability directly or indirectly caused by pressure waves caused by aircraft and other flying objects traveling at or above the speed of sound.

- **Section 14**
 - What we Exclude

- **GENERAL EXCLUSIONS**

HOUSE HOLDER'S INSURANCE POLICY

		<p>4. Pollution and/or Contamination:</p> <p>Loss, destruction or damage caused to the insured property by pollution or contamination excluding</p> <ul style="list-style-type: none"> • Pollution or contamination which itself results from a peril hereby insured against • Any peril hereby insured against which itself results from pollution or contamination <p>5. Gradually occurring losses</p> <p>Loss or damage by wear and tear, depreciation, insects, vermins, moth, fungus, corrosion, rust, atmospheric or climatic conditions ingress of water, gradually operating cause, process or cleaning, dyeing, repair, alteration or restoration.</p> <p>6. Wilful Act</p> <p>Loss or damage caused by or arising out of a wilful act by You or any person acting on Your behalf including circumstance, fact or matter You are or ought to be reasonably aware prior to the commencement of this contract.</p> <p>7. Accidental External means</p> <p>Loss or damage caused by arising out of accidental external means except as specifically covered under respective Sections.</p> <p>8. Consequential Losses</p> <p>Loss by delay, loss of market, loss of goodwill and / or any other consequential or indirect loss or damage not covered under Section I.</p> <p>9. Public Authority Exclusion Clause</p> <ul style="list-style-type: none"> • Loss , destruction or damage caused to the property insured by burning by order of any Public Authority • Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority. <p>10. Liability</p> <ul style="list-style-type: none"> • Liability more specifically insured elsewhere • Liability arising out of Asbestosis or any matter related to or arising out of the sale, manufacture, 	
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HOUSE HOLDER'S INSURANCE POLICY

		production, distribution or the like of asbestos.	
10	Special Conditions and Warranties (if any)	<p>Section II – Burglary Reinstatement of Limits of Liability</p> <p>Section III – All Risk 1. Reinstatement of Sum Insured 2. Indemnity</p> <p>Section VI: Electronic Equipment Insurance</p> <p>This section shall apply to the Insured items only after successful completion of their performance/acceptance test whether they are at work or at rest or being dismantled for the purpose of cleaning or overhauling or in the course of aforesaid operations themselves or when being shifted within the premises or during subsequent re-erection.</p> <p>It is warranted that the Maintenance Agreement in force at the inception of this policy is maintained during the currency of this policy and no variation in the terms of the Agreement shall be made without the written consent of the Company being obtained.</p> <p>For the purpose of this warranty the word 'Maintenance' shall mean the following - Safety checks, 1. Preventive maintenance 2. Rectification of loss or damage or faults arising from normal operation as well as from ageing</p> <p>Section XII</p> <p>The pedal cycle should be properly locked when left unattended.</p>	<p>Section II</p> <p>Section III</p> <p>Section VI</p> <p>Section XII</p>
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample calculation for some of the sections is as below</p> <p>SECTION: BURGLARY & THEFT</p> <p>A = (Building/ Plant & Machinery/ Furniture, Fixture and Fittings) e.g.: ₹2000/-</p>	Not Applicable

HOUSE HOLDER'S INSURANCE POLICY

		<p>B = Less: Depreciation for the period used on the specific damaged asset. e.g.: ₹100/-</p> <p>C = Less: Improvement/Salvage Value/ residual value. e.g.: ₹250/-</p> <p>D = Present replacement cost of the total asset/ property were available at the time of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹500/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>SECTION: ELECTRONIC EQUIPMENT INSURANCE</p> <p>A = Gross loss of damaged asset (Electronic equipment) e.g.: ₹5000/-</p> <p>B = Less: Depreciation for the period used on the specific damaged part having limited life, compare to entire machine's life. e.g.: ₹100/-</p> <p>C = Less: Improvement/Salvage Value/ recovered value/ residual value. e.g.: ₹250/-</p> <p>D = Present replacement cost of the total electronic asset were available at the time of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹500/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>H- Less: Depreciation for the period used on the entire machine life. e.g.: ₹1000/-</p> <p>Loss calculation</p> <p>Total loss Settlement = $(A-H-C) / D * E-F-G = (5000-1000-250) / 50000 * 40000-500-118 = ₹2382/- *$</p> <p>Partial loss settlement (Damage Parts having limited life) = $(A-B-C) / D * E-F-G = (5000-100-250) / 50000 * 40000-500-118 = ₹3102/- *$</p> <p>Partial loss settlement = $(A--C) / D * E-F-G = (5000-250) / 50000 * 40000-500-118 = ₹3182/- *$</p>	
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HOUSE HOLDER'S INSURANCE POLICY

		<p>*Tax incurred shall be allowed subject to submission of proofs and evident.</p> <p>*Incurred relevant expenses in addition to the above as covered under the policy issued would be considered subject to submission of proofs and evident.</p> <p>a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less deduction as applicable, OR</p> <p>b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less deduction as applicable and policy excess. On total loss claim, sum insured is the maximum payable amount subject to deduction of policy excess.</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com <ul style="list-style-type: none"> • Claim Procedure <p style="text-align: center;">Claim Intimation</p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p>b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p>c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030/1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.</p> <p>d) While notifying your claim, please share your</p> <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 3) place of loss, 	<p style="text-align: center;">GENERAL CONDITIONS</p> <p>5. Claims Reporting A) Claims Procedure</p>

HOUSE HOLDER'S INSURANCE POLICY

		<p>4) cause of loss</p> <p>5) estimate of your loss.</p> <p>6) Details of contact person with mobile no. and e- mail ID.</p> <p>e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.</p> <p>f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p> <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p> <p>a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</p> <p>b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</p> <p>c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.</p> <p>d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.</p> <p>f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.</p> <p>g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim</p>	
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HOUSE HOLDER'S INSURANCE POLICY

		<p>preferred by insured would be repudiated as " Loss was not established".</p> <p>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</p> <ol style="list-style-type: none"> 1. Duly completed Claim form 2. Copy of FIR 3. Estimate of loss / repairs 4. Invoice/ Bills/Receipts 5. FR 6. Any other details/documents called for a specific loss. <p>Disclaimer - Depending on the merit of the case exact requirement shall be defined by the deputed surveyor</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) <ul style="list-style-type: none"> ➤ The Surveyor shall be appointed within 24 hours from the intimation. ➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises. ➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted. ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. • Escalation Matrix <p>Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p> 	
13	Grievance Redressal and Policyholders Protection	<p>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:</p> <ul style="list-style-type: none"> ➤ Step 1 <ol style="list-style-type: none"> a. Contact Us 1-800-224030/1-800-2004030 	GRIEVANCES

HOUSE HOLDER'S INSURANCE POLICY

b. **E-mail Address:** Contactus@universalsompo.com

c. **Write to us Customer Service Universal Sampo General Insurance Company Limited**

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

d. **Senior Citizen Number:** 1800 267 4030

➤ **Step 2**

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- grievance@universalsompo.com

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

➤ **Step 3:**

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Email : gro@universalsompo.com

For updated details of grievance officer, kindly refer the link

<https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

Bima Bharosa Portal link :

<https://bimabharosa.irdai.gov.in/>

HOUSE HOLDER'S INSURANCE POLICY

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and 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, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:

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

Note: Grievance may also be lodged at IRDAI

<https://bimabharosa.irdai.gov.in/>

Below are the contact details:

Office Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email:	Karnataka

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	bimalokpal.bengaluru@cioins.co.in		
	BHOPAL Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.	
	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha	
	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	
	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).	

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		<p>CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins. co.in</p>		
		<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.i n</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad , Sonapat & Bahadurgarh</p>	
		<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins .co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	
		<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka- Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Email: bimalokpal.hyderabad@cioi ns.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>	

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		<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>	
		<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>	
		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>	
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email:</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli,</p>	

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		<p>bimalokpal.lucknow@ciains.co.in</p>	<p>Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@ciains.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>	
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@ciains.co.in</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>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road,</p>	<p>Bihar, Jharkhand.</p>	

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		Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in		
		PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	
14	Obligations of the Policyholder	<p>1. Make true and full disclosure in the proposal and related documents</p> <p>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.</p> <p>B. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.</p> <p>2. Obligation to take care: You must:</p> <p>a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that</p>		Clause G. I.

HOUSE HOLDER'S INSURANCE POLICY

		<p>will aggravate loss or damage to the Home Building in the event an insured peril occurs.</p> <ul style="list-style-type: none"> b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and c. ensure that unauthorized persons do not occupy Your Home Building. <p>3. Inform change in circumstances: You must inform Us immediately if:</p> <ul style="list-style-type: none"> 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. <p>4. Allow inspection and investigation of claim You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.</p> <p>5. Make true statements and full disclosure in the claim and related documents You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.</p> <p>Note: The policy shall be void and all premiums paid thereon shall be forfeited to the company in the event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p>	
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HOUSE HOLDER'S INSURANCE POLICY

		<p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <ol style="list-style-type: none"> 1. Premium - Whether the premium has been paid on or before Risk Start Date 2. Period – Whether the insurance is in force as on date of loss. 3. Peril – Whether the cause of loss is covered. 4. Property- Whether the property said to be affected is insured. 5. Place - Whether the location is covered under the policy, 6. Person - Whether the claimant has insurable interest <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations</p>	
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Declaration by the Policyholder.

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

Place:

Date: _____ (Signature of the Policyholder)

Note:

- i. **Website:** www.universalsompo.com
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.