

**House Holder's Insurance Policy
Add On Wording**

SECTION I: FIRE AND ALLIED PERILS- BUILDING & HOUSEHOLD CONTENTS

1) Additional Removal of Debris Including Foreign Debris

The insurance under this policy is extended to cover cost necessarily and reasonably incurred by an insured in the removal of debris including Foreign debris from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril. This will also include costs and expenses necessarily incurred by the insured (a) In the removal of debris from the premises of the Insured (b) Dismantling or demolishing (c) Shoring up or propping.

The coverage will be (in excess of 2% and maximum of 5% of the claim amount) subject to maximum of Limit of liability selected.

Sum insured : Maximum upto 10% of SI

IRDAN134RP0041V01202223/A0288V01202223

2) Tenant's Liability Insurance

It is hereby understood and agreed, subject otherwise to the terms, conditions, warranties and exclusions of the Policy and endorsed hereon, the indemnity provided by this insurance extends to include all sums for which the Insured having insurable interest derived out of the terms of the lease agreement shall become legally liable to pay following upon damage to Home Building occupied by the Insured or surrounding third party property , consequent upon the Insured's occupation of any premises or Home building as a tenant. Provided that: -

- i. There shall be no liability on behalf of The Company following any Home Building or portion of Home Building or premises being sub-let by the Insured insofar as such Home Building is concerned.
- ii. The Insured shall not breach any contractual agreement or obligation between any landlord or any other tenant of the premises or Home Building as such breach may have any bearing on the interests of The Company.
- iii. Claim under this add-on will not exceed the Sum Insured as mentioned on Policy Schedule/Certificate of Insurance.

In the event of any Landlord to the Insured having effected insurance on behalf of the Insured as tenant; or the Insured as tenant being entitled to indemnity or compensation from any other source then the provision of such compensation shall be combined with such insurance and shall be considered to be the 'initial indemnity' and any amount having been paid for by such combined 'initial indemnity' shall be deducted from the indemnity provided for by this Policy.

If such an amount of 'initial indemnity' shall exceed the limit of indemnity as provided by this Policy then there shall be no payment of indemnity in terms of this clause. The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

IRDAN134RP0041V01202223/A0289V01202223

3) Accidental Damage Cover

This policy is extended to cover direct physical loss or damage to the Home Building and Home Contents described in the Policy Schedule / Certificate of Insurance whilst situated in the insured premises due to accident from any fortuitous cause including accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system and rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights; subject to the terms, conditions, warranties and exclusions herein.

The Limit of Indemnity under this policy shall not exceed the amount stated in the Policy Schedule / Certificate of Insurance for the period of Insurance. The below will be applicable to this coverage in addition to the policy standard exclusions:

- i. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy Schedule / Certificate of Insurance.
- ii. Loss, destruction or damage to the insured Home Building caused by change of temperature.
- iii. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- iv. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, object made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant etc.) 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 or metal parts, unless caused by fire, lightening, riot, strike, malicious damage, storm, tempest, flood and inundation.
- v. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
- vi. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
- vii. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured Home Building.
- viii. Any loss or damage due to self-intention

IRDAN134RP0041V01202223/A0290V01202223

4) Incidental Costs

In consideration of payment of additional premium, it is hereby agreed and declared that if a loss, destruction or damage is payable under the base policy then We will also pay the incidental Cost associated with the insured property up to the fixed percentage of admissible claim amount under the policy, as specified in the Policy Schedule/Certificate of Insurance.

For the purpose of this Add-On cover while calculating the amount payable under this Cover, We will consider the admissible claim amount under the base policy after all applicable deductions and/or before applying policy excess, if any.

IRDAN134RP0041V01202223/A0291V01202223

5) Protection and Preservation of Property

It is hereby understood and agreed, policy extends to cover expenses for loss minimization necessarily and reasonably incurred by the Insured to prevent any aggravation of an insured loss following a loss or damage at any Insured's Premises specified in the Schedule, including moving or shifting of property if this contributes to loss minimization.

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that in the event of a fire or a series of fire arising directly or indirectly from the same occurrence including fire, threatening to involve the property insured under this section of the policy, the insured shall be entitled to recover —

- i. The actual cost of material used and/or damaged in extinguishing or controlling or attempting to extinguish or control any such fire;
- ii. The cost of all clothing and/ or personal effects damaged and / or lost as a result of such fire and / or fight, extinguish or controlling or attempting to fight extinguish or control such fire unless more specifically insured elsewhere;
- iii. All other actual expense (like paid for fire-fighting, extinguishing or controlling or attempting to fight extinguish or control such fire and / or localizing such fire.)
- iv. The expenses incurred to recharge/refill any fire protection devices.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

IRDAN134RP0041V01202223/A0292V01202223

6) Immediate Repairs

It is agreed that in case of loss the Insured, if they so elect, may immediately begin repairs or reconstruction but such work shall at all times be open to supervision by the Insurer 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 being not to deprive the Insured from the use of operating properties which may be necessary to their Business.

Evidence of loss to be photographed and if any damaged item is replaced then same to be preserved for inspection by Surveyor.

IRDAN134RP0041V01202223/A0293V01202223

7) Hardship allowance

In consideration of additional premium, we will indemnify the insured against expenses incurred by the insured towards emergency purchase of food, Medicines, clothes, Infants essential item.

Conditions:

- i. There is claim admissible under this policy for loss or damage to property insured.
- ii. The amount will be paid along with the payment of material damage claim amount.

IRDAN134RP0041V01202223/A0294V01202223

8) Key & Lock Replacement Cover

The policy is extended to cover the cost of:

- a) Replacing keys and locks or modifying the locking mechanism to any strong room, safe or money receptacle in the event of such keys or locks having being stolen

(b) Repairing any locking mechanism (mechanical or electrical) to any strong room, safe or money receptacle including any alarm devices relating or attached thereto following upon forcible entry; or any attempt thereat to such strong room, safe or money receptacle

(c) Recoding of locking devices of any safe, strong room or receptacle

IRDAN134RP0041V01202223/A0295V01202223

9) Cost of Clearing Drains Clause

It is hereby declared and agreed that this Policy extends to cover any expense necessarily incurred by the Insured in the clearing of drains within the surrounding premises as a consequence of property insured by this policy being destroyed or damaged by fire or by any other perils hereby insured against, it being understood that the total liability for such clearing shall not exceed any one loss.

IRDAN134RP0041V01202223/A0296V01202223

10) Purchase Protection

We shall reimburse You, upto the add-on Sum Insured for new items that You purchased anytime during the Policy Year, if the same are lost, Damaged or destroyed by an Insured event under Coverage “Section I” or “Section II”.

At the time of claim, for affected items cumulatively in excess of Rs. 10,000 and single item in excess of Rs 2,500, We may ask for the proof of purchase.

Only one claim can be made during policy year.

IRDAN134RP0041V01202223/A0297V01202223

11) Hotel Stay

The period of indemnity is limited to 15 days

Sum insured limited upto 0.05% of Building Sum Insured, maximum upto `15000/- per day

Rate – Building rate

This cover may be extended to cover the above subject to following:

Additional expenses of Hotel accommodation for an interim accommodation may be covered on the following basis:

- 1) The period of indemnity is limited to 15 days during which the original premises remain untenable as a result of occurrence of perils insured against
- 2) Recommendation of appointed Surveyor to the effect that premises in question are un-tenantable will be accepted as adequate proof of the fact that the premises, in fact, have become untenable
- 3) This cover should be granted against Fire, Riot, Strike, Malicious, Terrorist Damage (if opted) and Earthquake (Fire & Shock), Storm, Flood, Inundation, Typhoon, Hurricane. Cover against Riot, Strike, Malicious and Terrorist Damage should be granted only if it involves actual physical damage to the building. The cover does not intend to pay, if for instance, the insured's entry is barred by strikers, demonstrators and similar occurrences.

- 4) The cover may be limited up to 0.05% of Building/ Structure Eligible Sum Insured and maximum upto 15000/- per day/-
- 5) Cover may be permitted to the tenant and also to the Owner - Occupant.

IRDAN134RP0041V01202223/A0298V01202223

12. Re-settlement Expenses –

We shall reimburse You resettlement expenses, ie. Cost incurred to move to an alternative accommodation(owned/rented). We will indemnify you for the transport and packing cost in case your house gets destroyed against any loss or Damage due to Insured perils (under Section I of this Policy).

Limit of indemnity restricted to actual expenses incurred or Rs. 25,000 whichever is less

IRDAN134RP0041V01202223/A0299V01202223

13. EMI Protection

We shall reimburse 3/6 EMI's in case your house gets destroyed due to due to Insured perils (under Section I of this Policy) which is due to financier.

The insured shall have the option to select either 3 EMIS or 6 EMIS

IRDAN134RP0041V01202223/A0300V01202223

14. Utility Expense cover

We shall reimburse utility bills due for maximum 3 months upto max of Rs.50,000/- in case your house gets destroyed due to Insured perils (under Section I of this Policy).

Utility means electricity connection, gas connection, water connection & monthly Internet/broadband expenses.

IRDAN134RP0041V01202223/A0301V01202223

15. Electrical clause/Electrical installation clause:

We pay for loss or damage to electrical appliance and installation insured upto maximum of Rs.100,000/- (AOY limit) in the event of loss.

Exclusion under Section 1,Point no 5 of Clause F stands deleted if this add-on is selected upto above limits specified

IRDAN134RP0041V01202223/A0302V01202223

16. Garden Cover

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that The Company will pay for direct physical loss of or damage, in respect of the Policy, to lawns, plants, shrubs or trees at premises as described in the schedule.

This coverage does not apply to loss or damage caused by or resulting from: windstorm and hail; vehicle damage; weight of snow, ice or sleet; and water damage.

The indemnity provided herein shall be subject to the limit of indemnity as specified in the schedule.

IRDAN134RP0041V01202223/A0303V01202223

17) STFI Deletion clause:

On selection of STFI deletion clause , this policy will exclude any loss or damage to insured's contents or premises caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.

An additional discount on premium will be given to the policyholder on selection of this clause based on the ratings as per policy schedule

IRDAN134RP0041V01202223/A0304V01202223

18) Earthquake deletion clause:

On selection of Earthquake deletion clause , this policy will exclude any loss or damage to insured's contents or premises caused by Earthquake, volcanic eruption, or other convulsions of nature.

An additional discount will be given to the policyholder on selection of this clause based on the ratings as per policy schedule

IRDAN134RP0041V01202223/A0305V01202223

19) Terrorism Deletion clause

On selection of Terrorism deletion clause , this policy will exclude any loss or damage to insured's contents or premises caused by Acts of Terrorism .

An additional discount on premium will be given to the policyholder on selection of this clause based on the ratings as per policy schedule

IRDAN134RP0041V01202223/A0306V01202223

SECTION II: BURGLARY

1. Riot, Strike and Malicious Damage

In consideration of payment of an additional premium the policy is extended to cover Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by

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) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.

c) Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same

IRDAN134RP0041V01202223/A0307V01202223

2. Theft

Theft of any contents/stocks from the insured premises where there is no forcible and violent entry or exist from the premises in excess of in-built cover as specified in the Schedule.

IRDAN134RP0041V01202223/A0308V01202223

3. Replacement of Locks including Repair to Damaged Property

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that this Policy extends to indemnify 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

IRDAN134RP0041V01202223/A0309V01202223

4. Waiver of key

In consideration of the payment of additional premium , it is hereby agreed and declared that notwithstanding anything to the contrary in the policy or in any of its conditions, this policy covers loss of Money and/or other property abstracted from safe following the use of key to the said safe or any duplicate thereof.

IRDAN134RP0041V01202223/A0310V01202223

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

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that certain items of the Property may be the subject of hire purchase lease or other agreements and the interest of the other parties to these agreements is noted in this Insurance, provided the nature and extent of such interest is disclosed in the event of loss, destruction or damage.

These may also include all real and personal property of every kind and description belonging to the Insured or to others (including but not limited to goods under consignment, held in trust or on lease or paid for awaiting delivery) for which the Insured may be held liable for loss or damage while in their care, custody or control.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule. It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that certain items of the Property may be the subject of hire purchase lease or other agreements and the interest of the other parties to these agreements is noted in this Insurance, provided the nature and extent of such interest is disclosed in the event of loss, destruction or damage.

These may also include all real and personal property of every kind and description belonging to the Insured or to others (including but not limited to goods under consignment, held in trust or on lease or paid for awaiting delivery) for which the Insured may be held liable for loss or damage while in their care, custody or control.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

IRDAN134RP0041V01202223/A0311V01202223

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 as specified in aggregate. The policy be subject to a deductible for each & every claim as mentioned in the policy schedule.

IRDAN134RP0041V01202223/A0312V01202223

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

In consideration of payment of additional premium shown in the Schedule the Policy is extended to cover accidental injury during Burglary/ house breaking (excluding theft) to the extent of Rs. 10000 per claim . The onus to prove the loss shall be entirely that of the claimant.”

IRDAN134RP0041V01202223/A0313V01202223

8. 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 as specified in aggregate. The policy be subject to a deductible for each & every claim as mentioned in the policy schedule.

IRDAN134RP0041V01202223/A0314V01202223

9. Larceny

This cover 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; a crime against the right of possession. Larceny generally refers to nonviolent theft. The cover be subject to a deductible for each & every claim as mentioned in the policy schedule.

IRDAN134RP0041V01202223/A0315V01202223

10. **Loss Limit Basis Cover** – Home Contents can be covered on loss limit basis which means there will be no under insurance applicable at the time of claim and if loss limit basis cover is not selected then under insurance will be applicable at the time of claim.

IRDAN134RP0041V01202223/A0316V01202223

11. Debris Removal/Clearing Up Expenses

If You have opted for this Add-On Cover, this Policy is extended to cover clearing up the damage caused to the Premises described in the Policy Schedule/Certificate of Insurance due to Burglary or Housebreaking or Robbery or any attempt thereat or Hold Up, anytime during the Policy Period, Including the removal of any debris from the such Premises to the nearest waste disposal site up to an amount mentioned in Your Policy Schedule/Certificate of Insurance against this Add-On Cover in respect of any one event and in aggregate of all occurrences during the Policy Period. We will pay for clearing up the damage caused to the insured premises, including removal of debris from the insured premises to the nearest waste disposal site .We will pay for loss in excess of in-built cover as specified in the Schedule.

IRDAN134RP0041V01202223/A0317V01202223

12. ATM withdrawal robbery cover

We shall reimburse in case you get robbed right after you withdraw money from the ATM. We will compensate you for the amount lost due to robbery.

FIR is mandatory and maximum liability will be upto Rs.25,000/- for any one accident and any one year

IRDAN134RP0041V01202223/A0318V01202223

13. Wallet cover -

In case your wallet gets lost or stolen, we shall reimburse you the replacement cost for your wallet as well as the cost of application for lost papers and cards that were present in the wallet.

FIR is mandatory and maximum liability will be upto Rs.5,000/- for any one accident and any one year.

IRDAN134RP0041V01202223/A0319V01202223

14. Bank Lockers Clause

If the insured maintains a bank locker for keeping cash, jewellery and valuables etc., this addon can be opted by the insured.

Name of bank : _____

Address of the bank : _____

Locker number : _____

Separate Sum insured along with list of items insured to be given before attachment of cover.

Onus of proving adequacy of sum insured and item lost is on insured only.

The premium rate is applicable on the value of cash, jewellery, valuables kept inside the locker.

The indemnity under this Extension shall be maximum upto 5 % of other than building sum insured subject to the Limit outlined in the Schedule.

IRDAN134RP0041V01202223/A0320V01202223

15. Waiver of Under Insurance

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions; in the event of loss or damage it is found that the sum insured is less than the amount required to be insured, then underinsurance on each item of the schedule will be ignored if it does not exceed ___% there at. Provided, however, if the said sum insured in respect of such item(s) of the schedule shall not be less than ___% of the value of the item(s) thereat, this condition shall be of no purpose and effect.

IRDAN134RP0041V01202223/A0321V01202223

SECTION III: ALL RISK

1. Depreciation waiver

In consideration of the additional premium received, the basis of indemnity of the policy stands amended as under-

No deduction shall be made for depreciation in respect of parts replaced, but the value of any salvage will be taken into account. If the cost of repairs as detailed hereinabove equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage, the settlement shall be made on the basis of total loss.

Other terms & conditions of the policy remaining unaltered.

The company's liability would not exceed the sum insured specified in the schedule

IRDAN134RP0041V01202223/A0322V01202223

2. Terrorism cover

It is hereby declared and agreed that in consideration of payment of additional premium the 'Terrorism Damage Exclusion Warranty attached to and forming part of the within mentioned policy, stands deleted. The expression/s "terrorism and/or act of terrorism" shall have the same meaning/s as contained in Terrorism Damage Exclusion Warranty.

IRDAN134RP0041V01202223/A0323V01202223

3. Coverage For Electrical & Mechanical Breakdown

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for electrical & mechanical breakdown for the items covered as under.

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the policy.

The indemnity under this Extension shall be subject to the Limit outlined in the Schedule.

IRDAN134RP0041V01202223/A0324V01202223

4. TRANSIT RISK

In consideration of the additional premium paid, it is hereby declared and agreed that this insurance is extended to cover the risks of transit whilst the items insured are carried as a cargo from one location to another.

The basis of valuation will be the Depreciated value of the machine.

This add-on will be limited to the transit within India.

IRDAN134RP0041V01202223/A0325V01202223

5. THIRD PARTY LIABILITY –

In consideration of the payment of the additional premium, it is hereby agreed and declared that notwithstanding anything to the contrary stated in this policy, the Company will indemnify the insured -

- a) against legal liability for the accidental loss or damage caused to the property of other persons.
- b) against legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the insured or his own employees or employee of the owner of the works/site/premises location or employees of the other firms/connected with any other work site/premises/location or members of the family of the insured or any of the aforesaid

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6. VALUABLE DOCUMENTS COVER

Subject otherwise to the terms, exclusions, provisions and conditions contained in the policy, the indemnity granted by section IA of this policy shall, in addition extend to indemnify the insure in respect of costs necessarily and reasonably incurred in rewriting or redrawing plans or specifications of the contract works insured hereunder, when such plans or specification are lost or damaged by any cause not excluded by this section and the insured needs to have them redrawn or rewritten in order to complete the project or to enable payment to be made for works already carried out.

The liability of the insurers shall not exceed in the aggregate during the policy period the sum insured set forth in the schedule

IRDAN134RP0041V01202223/A0327V01202223

7. BANK LOCKERS CLAUSE

If the insured maintains a bank locker for keeping jewellery and valuables and some of the jewellery and valuables are used by the insured or his/her family. In such an event, the insurance under this section of the policy will be valid for such jewelry, valuables used by insured or his/her family. For that purpose, the insured is required to submit full details of jewelry, valuables and also the percentage value of these items to be used at any one point of time during the policy period. The premium rate is applicable on the value of jewellery, valuables to be kept outside the locker.

The indemnity under this Extension shall be subject to the Limit outlined in the Schedule.

IRDAN134RP0041V01202223/A0328V01202223

8. ESCALATION CLAUSE

It is hereby declared and understood that in consideration of the payment of an additional premium amounting to 50% of the premium produced by applying the specified percentage to the first or the annual premium as appropriate on the applicable item(s) the Sum(s) Insured thereby shall, during the period of Insurance, be increased each day by an amount representing $1/365^{\text{th}}$ of the specified percentage increase per annum.

The escalation percentage will vary from 5% upto 50 %

Unless specifically agreed to the contrary the provisions of the Clause shall only apply to the sums insured in force at the commencement of each period of insurance.

At each Renewal Date the Insured shall notify the Insurers:-

(i) the Sums to be Insured under each item above, but in the absence of such instructions the Sums Insured by the above items shall be those stated on the policy (as amended by any endorsement effective prior to the aforesaid renewal date) to which shall be added the increases which have accrued under this Clause during the period of Insurance upto that renewal date, and

(ii) the specified percentage increase(s) required for the forthcoming period of Insurance, but in the absence of instructions to the contrary prior to the renewal date the existing percentage increase shall apply for the period of insurance from renewal.

All the conditions of the policy in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein.

The company's liability would not exceed the sum insured specified in the schedule

IRDAN134RP0041V01202223/A0329V01202223

SECTION IV: PLATE GLASS

1. Terrorism cover

It is hereby declared and agreed that in consideration of payment of additional premium the 'Terrorism Damage Exclusion Warranty attached to and forming part of the within mentioned policy, stands deleted. The expression/s "terrorism and/or act of terrorism" shall have the same meaning/s as contained in Terrorism Damage Exclusion Warranty.

IRDAN134RP0041V01202223/A0330V01202223

2. ESCALATION CLAUSE

It is hereby declared and understood that in consideration of the payment of an additional premium amounting to 50% of the premium produced by applying the specified percentage to the first or the annual premium as appropriate, on the applicable item(s) the Sum(s) Insured thereby shall, during the period of Insurance, be increased each day by an amount representing $1/365^{\text{th}}$ of the specified percentage increase per annum.

The escalation percentage will vary from 5% upto 50 %

Unless specifically agreed to the contrary the provisions of the Clause shall only apply to the sums insured in force at the commencement of each period of insurance.

At each Renewal Date the Insured shall notify the Insurers:-

(i) the Sums to be Insured under each item above, but in the absence of such instructions the Sums Insured by the above items shall be those stated on the policy (as amended by any endorsement effective prior to the aforesaid renewal date) to which shall be added the increases which have accrued under this Clause during the period of Insurance upto that renewal date, and

(ii) the specified percentage increase(s) required for the forthcoming period of Insurance, but in the absence of instructions to the contrary prior to the renewal date the existing percentage increase shall apply for the period of insurance from renewal.

All the conditions of the policy in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein.

The company's liability would not exceed the sum insured specified in the schedule

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SECTION V: MACHINERY BREAKDOWN

1. DEPRECIATION WAIVER CLAUSE

In consideration of the additional premium received, The basis of indemnity clause of the policy stands amended as under-

The following part of the clause stands deleted -

No deduction shall be made for depreciation in respect of parts replaced except for

1. Wear & Tear Parts
2. Parts for which manufacturers have specified a fixed life for use and the like

And amended to read as follows - No deduction shall be made for depreciation in respect of parts replaced.

IRDAN134RP0041V01202223/A0332V01202223

2. OMISSION TO INSURE ADDITIONS & ALTERATIONS

In consideration of the payment of additional premium, the insurance by this policy extends to cover Portable Equipments as defined in the schedule hereof, which the Insured may acquire or for which they may become responsible:-

- (i) The liability under this Extension shall not exceed in respect of portable equipments - Sum Insured by items of the Schedule.
- (ii) The Insured shall notify the Company of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception.
- (iii) Following the advice of any additional insurance as aforesaid, cover by this extension shall be fully reinstated.
- (iv) No liability shall attach to the insurers in respect of any Building, machinery, Plant or other contents while such property is otherwise insured. Note 1: All new additions to the portable equipments by the Insured not specifically insured/included during the currency of the policy should be declared at the end of the year and suitable additional premium paid on pro rata basis from the date of purchase, subject to adjustment against the advance premium collected.

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3. Waiver of Under Insurance

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions; in the event of loss or damage it is found that the sum insured is less than the amount required to be

insured, then underinsurance on each item of the schedule will be ignored if it does not exceed __% there at. Provided, however, if the said sum insured in respect of such item(s) of the schedule shall not be less than __% of the value of the item(s) thereat, this condition shall be of no purpose and effect.

IRDAN134RP0041V01202223/A0334V01202223

SECTION VI: ELECTRONIC EQUIPMENT INSURANCE

1. Depreciation Waiver

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

IRDAN134RP0041V01202223/A0357V01202223

SECTION IX: Employees Compensation

Coverage for Limited Medical Expenses

In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy is extended to cover **Insured's** liability towards medical expenses for treatment of **Injury** arising out of accident in respect of which indemnity granted under this Policy otherwise applies.

Provided always that the liability of the Company under this endorsement shall be limited in respect of each **Employee** per accident. and the aggregate liability of the Company for all accidents during the **Period of Insurance** to Rs. * _____.

Subject to otherwise to the terms, provisions and conditions of the within Policy.

IRDAN134RP0041V01202223/A0335V01202223

Coverage for Medical Expenses at Actual

In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy is extended to cover **Insured's** liability towards medical expenses for treatment of **Injury** arising out of accident in respect of which indemnity granted under this Policy otherwise applies

Provided always that the liability of the Company under this endorsement shall be limited to Medical Expenses incurred at actual in respect of each **Employee** per accident.

Subject to otherwise to the terms, provisions and conditions of the within Policy.

IRDAN134RP0041V01202223/A0336V01202223

SECTION X: PUBLIC LIABILITY

1. CARE / CUSTODY / CONTROL EXTENSION CLAUSE

It is hereby declared and agreed that the indemnity expressed in this Policy shall apply to liability in respect of loss of or damage to property:-

- (i) in the charge or under the control of the Insured or any servant or agent of the Insured.
- (ii) being that part of any property on which the Insured or any servant or agent of the Insured is or has been working if that loss or damage results directly from such work.

The extension of cover shall be subject to the following:-

Limits of Indemnity: Any One Accident
..... Aggregate during the Policy Period

Excess:any one loss

IRDAN134RP0041V01202223/A0337V01202223

2. FOOD AND BEVERAGE EXTENSION

Notwithstanding anything contained herein to the contrary of this Policy, it is hereby declared and agreed that this 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 named in the Schedule

Provided that:

- (i) For the purpose of this extension the word "injury" wherever used in this Extension shall be deemed to include illness.
- (ii) The liability of the Company shall not in any case exceed the Limit of Indemnity specified in this Policy.
- (iii) The Insured shall at all times take every possible precaution to prevent the sale of articles of food or drinks which are not in good condition and to ensure that the same are free from contamination and fit for human consumption.

IRDAN134RP0041V01202223/A0338V01202223

3. 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).

IRDAN134RP0041V01202223/A0339V01202223

4. OTHER FACILITIES SUCH AS HEALTH CLUBS, BEAUTY PARLORS, SHOPS, SWIMMING POOLS, INDOOR AND OUTDOOR SPORTS

Notwithstanding anything herein contained to the contrary, it is agreed and declared that the coverage under the Section is extended to cover Loss in respect of the following facilities provided by the Insured or on his behalf at his premises:

1. Swimming pool, hot tub, jacuzzi
2. Saunas or steam bath
3. Gym, fitness centres, health clubs and spas.

However this endorsement does not cover any claim directly or indirectly caused by or which arises out of or in connection with or is attributable in anyway to recreational sports and hazardous activities.

This extension of coverage does not increase the Sum Insured provided in the Policy.

Specific Conditions – It will be a condition precedent to any liability under the Policy that:

1. Experienced life guards will be available at all times when the swimming pool is operational unless the depth of the pool does not exceed 1 meter at any point
2. Experienced trainers will be available at all times when the gym, health or fitness centres and spas are operational
3. The swimming pool, health clubs and other facilities will be maintained in a hygienic and amenable condition when in use.

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements if any thereon

IRDAN134RP0041V01202223/A0340V01202223

5. Lift Liability –

Version 1 – Notwithstanding anything herein contained to the contrary, it is agreed and declared that the coverage under the Section is 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.

It is a condition precedent to the Company's liability that the Insured should comply with any Act or statute of the government or government recognized authority or authorized local authority which are applicable to the provisions of this endorsement.

Subject otherwise to the terms, conditions and exclusions of the Policy and endorsements if any thereon.

Version 2 – Notwithstanding anything herein contained to the contrary, it is agreed and declared that the coverage under the Section is extended to cover Loss in respect of the use of any lift, hoist, escalator or elevator in the Premises in respect of the following:

1. Damage to any motor vehicle, trailer or caravan, tractors, plant and equipment or the like thereof necessitating the use of such lift or hoist by virtue of the business activity of the Insured and
2. Damage to Property or Injury to persons not being Employees of the Insured but authorised to be on his Premises for the purpose of the services conducted by the Insured.

It is a condition precedent to the Company's liability that the Insured should comply with any Act or statute of the government or government recognized authority or authorized local authority which is applicable to the provisions of this endorsement.

Subject otherwise to the terms, conditions and exclusions of the Policy and endorsements if any thereon

IRDAN134RP0041V01202223/A0341V01202223

6. CAR PARK FACILITIES ENDORSEMENT

It is hereby declared and agreed that this Policy is extended 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.

Provided always that:-

- i The Company shall not be liable for any such loss or damage insofar as such loss or damage is covered by any other insurance.

The liability of the Company under this Endorsement in respect of any such loss or damage and under the Policy in respect of any bodily injury or damage to property shall not in any case exceed the Limit of Indemnity specified in this Policy.

Disclaimer notices shall be permanently displayed in prominent positions at each entrance to the parking area

IRDAN134RP0041V01202223/A0342V01202223

7. TENANT'S LIABILITY CLAUSE

It is hereby declared and agreed that the Company will indemnify the Insured against all sums which the Insured shall become legally liable to pay as damage in respect of:-

1. accidental bodily injury to any person
2. accidental damage to property

Add-ons **House Holder's Insurance Policy**

Happening during the Period of Insurance and arising from the occupancy of Premises leased or rented by the Insured.

Provided always that this extension shall not apply to liability assumed by the Insured under a tenancy or other agreement and would not have attached in the absence of such agreement.

The Company's Liability under this extension shall not exceed Limit of Indemnity...

IRDAN134RP0041V01202223/A0343V01202223

.....

8. WAIVER OF SUBROGATION CLAUSE

Any claimant under this Policy shall at the request and at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of endorsing any rights and remedies or of obtaining relief of indemnity from _____ whether such acts and things shall be or become necessary or required before or after indemnification by the Company.

The rights of subrogation against _____ is hereby waived.

IRDAN134RP0041V01202223/A0344V01202223

SECTION XI: FIDELITY GUARANTEE

1. FLOATER POLICY

To 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.

The following underwriting measure must be taken while issuing floater policy:

- a) If the amount of Guarantee to be floated among all employees of Insured, then name and designation need not be given, but only total no. should be mentioned.
- b) However, if some members of the Employee out of total strength is to be covered then in that case the name of employees to be mentioned or designation should be mentioned. However, in one designation, no one should be left.

For example, if there are 10 employees and only 2 are proposed to be covered against Fidelity Guarantee, then the name of all the 20 members to be mentioned or designation of all the 2 members must be mentioned and the Amount of Guarantee to be mentioned against each employee name wise or designation wise. Here the premium would be charged on the Amount of Guarantee and per capita for the rest of the members.

IRDAN134RP0041V01202223/A0345V01202223

SECTION XII: PEDAL CYCLE PROTECTION

1. THIRD PARTY LIABILITY –

In consideration of the payment of the additional premium, it is hereby agreed and declared that notwithstanding anything to the contrary stated in this policy, the Company will indemnify the insured -

- a) against legal liability for the accidental loss or damage caused to the property of other persons upto an amount of Rs 5,00,000.

IRDAN134RP0041V01202223/A0347V01202223

2. Accidental Damage Extension:

The policy covers the Insured against loss or damage to any pedal cycle caused by. accidental external means. by fire, external explosion or lightning or burglary, housebreaking, larceny or theft, accidental external means or by malicious act

The policy secures the Insured for any loss or damage caused against any unfortunate accident that might occur while cycling

The Limit of Indemnity under this policy shall not exceed the amount stated in the Policy Schedule for the period of Insurance.

IRDAN134RP0041V01202223/A0348V01202223

SECTION XIII: GOLF KIT PROTECTION-

1. Third Party Liability

The policy covers

- a) damages and costs that You become legally liable to pay for injury to third parties or damage to their property where such injury or damage occurs while You are playing golf (including using a golf buggy) on a recognised golf course within territorial limits or Your specified Insured Home.
- b) defence costs that the insurer has agreed to pay in the defence or settlement of a claim
- c) Damage to third party property where, although not legally liable, you have accidentally caused such damage while playing golf on a recognised golf course within territorial limits or Your specified Insured Home
- d) In the event of Your death, Your legal representatives for liability for Your covered actions

IRDAN134RP0041V01202223/A0349V01202223

2. Hole in one

The policy covers Reimbursement of Your bar bill for the customary round of drinks if You achieve a hole in one in an official Society/Club competition (medal or stableford) within territorial limits or Your specified Insured Home.

IRDAN134RP0041V01202223/A0350V01202223

3. Golf Clothes, Shoes and other wearable related to Golf

We shall reimburse You, by payment or at its option by replacement against for any loss or Damage due to Insured perils (under Section I and Section II of this Policy), to the Golf clothes , golf shoes and any other wearable attire (which is required to play golf) belonging to You, whilst in transit to or from or whilst in any recognised Golf Club House/Golf course within territorial limits or Your specified Insured Home

IRDAN134RP0041V01202223/A0351V01202223

SECTION XIV: PET PROTECTION

1. SURGERY EXPENSES & HOSPITALISATION COVER

1a. Surgery Expenses

We shall indemnify you for surgical expenses incurred by you for treatment of your pet under this policy, and which is carried out by a vet at his/her veterinary clinic and/or veterinary hospital, necessitated by an accident/illness occurring to your pet during the policy period subject to the maximum of INR 50,000

In addition, the Company shall also indemnify the Insured for the Medical Expenses incurred by him/her in event of a fracture of any limbs of the Insured pet under this Policy and which does not require Surgery subject to a maximum of INR 5000

Pre-Surgery Expenses The Medical and/or Diagnostic Expenses incurred during the last 7 days immediately before the surgery are covered under this Section, provided that: Such costs were incurred for the same illness/injury for which subsequent surgery was required, and we have accepted the surgery claim. We shall pay for the expenses within the Sum Insured limit of INR 50,000 applicable to Surgery Expenses.

Post-Surgery Expenses The Medical Expenses incurred during the first 15 days immediately after the surgery are covered under this Section, provided that: Such costs are incurred in respect of the same illness/injury for which the preceding surgery was required, and we have accepted the surgery claim. We shall pay for the expenses within the Sum Insured limit of INR 50000 applicable to Surgery Expenses.

Co-Pay A co-pay of 10% is applicable under this section on each and every claim.

Specific Exclusions applicable to Section 1A We will not indemnify you under this section for the cost incurred in relation of the following:

1. Any surgeries which are not necessitated due to any accident/illness
2. Any surgeries done to cure congenital defects/deformities
3. Cataract Surgeries for pets over 5 years of age.
4. Any surgeries related to procedures like hysterectomy, spaying and castration unless medically required due to an illness/accident
5. Any surgery done in relation to pregnancy or whelping.
6. Dental Surgery not arising out of an accident

7. Any surgery done in relation to Grooming
8. Cosmetic, aesthetic or elective surgery including tail docking, declawing, removal of eyelashes, cropping of ears or any other procedure not related to illness or injury.
9. Any surgeries for removal of any abnormal growth such as a wart or an abscess
10. Any surgeries related to skin diseases
11. Any experimental surgeries
12. Cost of artificial body parts and/or prosthesis.
13. Any expenses which can be covered under Hospitalisation (Section 1 B)

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1B: HOSPITALISATION

Scope of Cover: We shall indemnify you for all reasonable and customary charges made for in-patient treatment for an illness or accidental injury to your pet, carried out in a Veterinary Hospital and necessitated by an incident occurring to your pet during the Policy Period subject to the maximum of INR 2500 per day of hospitalisation. Our maximum liability is restricted to INR 10,000 per Policy year

Specific Exclusions applicable to 1B

We will not pay any amounts under Hospitalisation for:

1. The cost of dental treatment unless the treatment relates to an injury.
2. Any claim arising from skin related treatments.
3. Any claim arising from expenses incurred for vaccination and micro-chipping, other than the cost of treating any complications that arise from this procedure.
4. Any claim arising from expenses incurred for spaying (including spaying following a false pregnancy) or castration, unless:
 - a. The procedure is carried out when your pet is suffering from an injury or illness and the procedure is essential to treat the injury or illness
 - b. The costs claimed are for the treatment of complications arising from this procedure.
5. Any claim arising from expenses incurred in connection with breeding, pregnancy or giving birth.
6. Any non-medical cost incurred by you for your pet.
7. The cost of any elective treatment, any preventive treatment or any treatment that you choose to have carried out that is not directly related to an injury or illness, including any complications that arise.
8. Any claim arising from expenses incurred for congenital defects or abnormalities where clinical sign(s) were apparent prior to the effective date of the policy or that became apparent during the first fourteen (14) days prior to the commencement date of this policy;

9. Any claim arising from expenses incurred for treatment of illness or injury arising out of: a. Racing; b. Coursing; c. Commercial guarding; d. Organized fighting; or e. Any other occupational, professional or business uses of your pet;
10. Any claim arising from expenses incurred for treatment of an intentional injury or condition as a result of abuse (including persistent neglect) of your pet, by you or a member of your household;
11. Costs or fees for treatment of an illness or injury for which you were advised prior to commencement of the policy by a vet to take preventive measures and you did not do so.

IRDAN134RP0041V01202223/A0352V01202223

2. THIRD PARTY LIABILITY –

Scope of Coverage

We shall indemnify you upto the Sum Insured, if you become legally liable to pay for any bodily injury and/ or property damage and/or sickness and/or Death of a third party due to any one event or multiple events occurring during the policy period involving your pet. We shall also indemnify you for the Legal expenses and costs incurred by you for defending the claims lodged against you, within the Sum Insured as shown on the Policy Schedule against this section **Sum Insured**

Specific Exclusion

We will not pay any amounts under Third Party Liability Cover for:

1. Claims where no liability is established by a competent Court or Tribunal or Forum constituted under Law.
2. Any damages, costs and expenses where the injury or damage was caused by the deliberate acts or omissions of you or members of your family, employed by you including staff/care-taker.
3. Any claim arising from breach of quarantine restrictions or import or export regulations.
4. Any compensation cost and expenses if the incident happens in an area or place where pets are specifically prohibited unless your pet escapes and enters the area outside of your control.
5. Compensation or legal costs if the injured person is part of your family, lives in your home or is paid to look after your pet or is paid to train your pet.
6. All vets, pet trainers, kennel employees, pet breeders, pet shop owners if the incident has occurred in the course of conducting their profession/occupation.

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3. Theft/Lost/Straying Cover

Scope of Coverage

We shall pay you the Sum Insured set against this Section, in respect of permanent loss as a result of your pet being lost or stolen or strayed and no recovery having been made after 45 days despite appropriate attempts to trace your pet including advertising and reward.

Sum Insured •For choosing a Sum Insured, you need to provide a purchase invoice or other proof of price of the pet.. We shall also reimburse you for advertising in a local newspaper or other approved expenditure upto a maximum of INR 1000 and for a reward to be offered for recovery of your pet (previously agreed by us) upto the maximum of INR 5000 within the Sum Insured limit as shown against this section in the Policy Schedule.

Sum insured can range from 1,00,000- 5,00,000

Specific Exclusions The Company will not pay any amounts under theft/straying for:

1. For any claim not supported by evidence of any sort of advertising done to find your lost pet.
2. Reimbursing any money you spent trying to find your pet if we have not agreed to the way you are doing this.
3. Any reward to anyone who is a member of your family or household residing with you or by any person employed by you

Special Conditions 1. Upon the happening of a loss, you will have to immediately report the loss to the Police Authorities and get a FIR/ General Diary entry lodged.

2. Every effort shall be made to trace out your pet including, if necessary, advertisement in local newspapers.
3. You shall intimate the Company by registering a theft/stolen incidence with in 24 hours from the event of loss. You shall furnish the claim intimation number once you submit the final claim document in event of no trace of your pet within 45 days.
4. If your pet is not found within 45 days from the date of disappearance inspite of various attempts, submit a claim for Theft or Straying to us (no later than one year after the date your pet went missing).
5. If your pet is found or subsequently returned, you must repay the full amount that has been paid under this cover of the policy.

****NOTE:** • Theft/Lost/Straying Cover will not be available for pets over the age of 5 years, except if renewed with us without break.

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4: TERMINAL DISEASES COVER

Scope of Coverage: We shall pay you the lump sum amount of INR 30000, if your pet is diagnosed as suffering from any of the Terminal diseases listed as below, which first occurs or manifests itself during the policy period and your pet survives a minimum period of 30 days from the date of diagnosis. 1. All types of Cancer 2. Kidney Failure 3. Coagulations Disorders 4. Cardiac Dysfunctions 5. Distemper 6. Leptospirosis

Specific Exclusions We shall not pay you under this section in case of the following:

1. If your pet dies before the completion of 30 days from the date of diagnosis of the above listed Terminal diseases. 2. Any Terminal diseases for which care, treatment, or advice was recommended by or received from a Vet, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.

3. More than one claim shall not be honored under this section during the lifetime of your pet.

****NOTE:** • Terminal Diseases Cover will not be available for pets over the age of 5 years

- Terminal Diseases Cover ceases for the lifetime once claimed under the policy

IRDAN134RP0041V01202223/A0355V01202223