

HOUSE HOLDER'S INSURANCE POLICY PROSPECTUS

House Holder's Insurance policy is a package product that provides coverage against loss or damage to the building, contents of a single House or all the Houses in a Cooperative Housing Society (CHS), as well as protect the Householder's/CHS against third party claims that may arise in respect of bodily injury, death or property damage. Overall, the product provides coverage for various needs of a householder.

SUMMARY OF SCOPE OF THE COVER:

This is a Package policy providing coverage under the following Sections:

Policy Sections	Description
1	Fire & Allied Perils-Building & Contents Optional Covers: (a) Valuable Contents (b) Personal Accident
2	Burglary
3	All Risk
4	Plate Glass And Neon Signs/Glow Signs
5	Machinery Breakdown
6	Electronic Equipment Insurance
7	Personal Accident
8	Baggage Insurance
9	Employee's Compensation
10	Public Liability
11	Fidelity Guarantee
12	Pedal Cycle Protection
13	Golf Kit Protection
14	Pet Protection

Note:

1. Section 1 of this package policy is a Mandatory and other sections are Optional.
2. Section related and Policy Add-Ons are as per policy wordings

Add-on Covers:

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

1. Additional Removal of Debris Including Foreign Debris
2. Tenant's Liability Insurance

3. Accidental Damage Cover
4. Incidental Costs
5. Protection and Preservation of Property
6. Immediate Repairs
7. Hardship allowance
8. Key & Lock Replacement Cover
9. Cost of Clearing Drains Clause
10. Purchase Protection
11. Hotel Stay
12. Re-settlement Expenses
13. EMI Protection
14. Utility Expense cover
15. Electrical clause/Electrical installation clause
16. Garden Cover
17. STFI Deletion clause
18. Earthquake deletion clause
19. Terrorism Deletion clause

SECTION II: BURGLARY

1. Riot, Strike and Malicious Damage
2. Theft
3. Replacement of Locks including Repair to Damaged Property
4. Waiver of key
5. Properties under Consignment, Care, Custody and Control – Clause
6. Damage And/Or Theft Of Parts Of The Building
7. Cost to cover accidental injury during Burglary/ house breaking (excluding theft)
8. Damage And/ Or Theft Of Parts Of The Building
9. Larceny
10. Loss Limit Basis Cover
11. Debris Removal/Clearing Up Expenses
12. ATM withdrawal robbery cover
13. Wallet cover
14. Bank Lockers Clause
15. Waiver of Under Insurance

SECTION III: ALL RISK

1. Depreciation waiver
2. Terrorism cover
3. Coverage For Electrical & Mechanical Breakdown
4. Transit Risk
5. Third Party Liability
6. Valuable Documents Cover
7. Bank Lockers Clause

8. Escalation Clause

SECTION IV: PLATE GLASS AND NEON SIGNS/GLOW SIGNS

1. Terrorism cover
2. Escalation Clause

SECTION V: Machinery Breakdown

1. Depreciation Waiver Clause
2. Omission To Insure Additions & Alterations
3. Waiver Of Under Insurance

Section Vi: Electronic Equipment Insurance

1. Depreciation Waiver

Section IX: Employees Compensation

1. Coverage For Limited Medical Expenses
2. Coverage For Medical Expenses At Actual

Section X: Public Liability

1. Care / Custody / Control Extension Clause
2. Food And Beverage Extension
3. Cover For Acts Of God
4. Other Facilities Such As Health Clubs, Beauty Parlors, Shops, Swimming Pools, Indoor And Outdoor Sports
5. Lift Liability
6. Car Park Facilities Endorsement
7. Tenant's Liability Clause
8. Waiver Of Subrogation Clause

Section Xi: Fidelity Guarantee

1. Floater Policy

Section Xii: Pedal Cycle Protection

1. Third Party Liability
2. Accidental Damage Extension

Section Xiii: Golf Kit Protection

1. Third Party Liability
2. Hole In One
3. Golf Clothes, Shoes And Other Wearable Related To Golf

Section Xiv: Pet Protection

1. Surgery Expenses & Hospitalisation Cover
2. Third Party Liability
3. Theft/Lost/Straying Cover
4. Terminal Diseases Cover

CLAUSES:

SECTION I: Fire & Allied Perils-Building & Contents

1. Agreed Bank Clause

SECTION II: BURGLARY

1. Agreed Bank clause
2. Waiver of FIR
3. Designation of Property Clause
4. Loss Payee Clause
5. Nominated Adjustor Clause
6. Claims payment "On Account" Clause
7. Additional Insured
8. Non Vitiating Clause

SECTION V: MACHINERY BREAKDOWN

1. Agreed Bank Clause
2. Loss Payee Clause
3. Claims payment "On Account" Clause
4. Additional Insured
5. Non-Vitiating Clause
6. Assets Register

SECTION VI: ELECTRONIC EQUIPMENT INSURANCE

1. Agreed Bank Clause
2. Designation of Property Clause
3. Loss Payee Clause
4. Non-Vitiating Clause
5. 72 Hrs clause
6. Public Authority
7. Local Authority
8. Assets Register

SECTION IX: PUBLIC LIABILITY

1. Sudden And Accidental Pollution
2. Clarification Agreement
3. Contracts (Rights Of Third Parties) Act 2001 Exclusion Clause
4. Cyber Risks Exclusions Clause (Nma2915)
5. Duty Of Disclosure
6. Electronic Date Exclusion Clause
7. Terrorism Damage Exclusion Warranty
8. Alterations And Repairs
9. Breach Of Conditions
10. Breach Of Warranties
11. Cross Liability Clause
12. Employees' Personal Effects
13. Fire Brigade Water Damage Extension
14. Loss Notification Clause

- 15. Misdescription Clause
- 16. Agreed Bank Clause
- 17. Cover for Acts of God

SECTION: SPECIFIC EXCLUSIONS:

Section 1

We do not cover loss or damage, or destruction caused to the Insured Property by

1. Fire Damage caused by burning of Insured Property by order of any Public Authority.
2. Caused by
 - a) normal cracking, settlement or bedding down of new structures,
 - b) the settlement or movement of made up ground,
 - c) coastal or river erosion,
 - d) defective design or workmanship or use of defective materials, or
 - e) demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
3. Impact damage of any kind caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
4. Riot, Strikes, Malicious Damages caused by
 - a) temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or
 - b) temporary or permanent dispossession of any Building by unlawful occupation by any person.
5. Exclusions and Excess as per attached Terrorism Clause.
6.
 - 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
7. Theft if it is
 - a) of any article or thing outside Your Home, or
 - b) of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Section 2:

1. 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.
2. Valuables and cash in safe, unless specifically covered in the Schedule.
3. Loss or damage of motor vehicles, trailers unless shown in the schedule.
4. 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.
5. Loss or damage resulting from an act of Riot, Strike, Malicious Damage.
6. Terrorism.
7. Damage to glass and sign boards.
8. Live-stock.
9. 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.
10. 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.

11. Any consequential loss or legal liability

Section 3:

1. Damage due to moths, vermin, mildew or inherent defect, wear and tear, gradually operating cause.
2. Damage during any process like bleaching, dyeing, heating, drying etc.
3. Over winding denting or internal damage of watches or clocks.
4. Mechanical or Electrical derangement/ breakdown of any article unless caused by accidental external means.
5. Fire arms by rusting, bursting.
6. Damage due to cracking or scratching of interests such as but not limited to household goods, foodstuff, domestic appliances, crockery, glass etc.
7. Loss due to theft from any unattended vehicle.
8. Loss due to theft in connivance with you or your family.
9. 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.
10. Any living creature.
11. 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
12. Loss or damage due to any action from Public Authority.
13. Nuclear and nuclear group of perils.
14. Consequential loss of any nature

Section 4:

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.

Section 5:

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.

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.

Section 6:

1. The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by -
 - a) Cessation of work whether total or partial.
 - b) 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 machinery lost or damaged.
 - c) Derangement of the Insured property not accompanied by damage otherwise covered by this Section.
 - d) Loss of or damage to the property covered under this Section falling under the terms of the Maintenance Agreement.
 - e) Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds

Section 7:

1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same Period of disablement.
2. Any other payment after a claim under one of the benefits 1,2,3 and 4 in Table of benefits has been admitted and becomes payable.
3. 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.
4. The Company shall not be liable to make any payments under this policy in respect of:
 - a) natural Death

- b) from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide
- c) 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.
- d) whilst engaged in any adventurous sports and/or hazardous activities.
- e) committing any breach of law with criminal intent.
- f) participation in any naval, military or air force operations.
- g) 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
- h) Consequential loss of any kind and/or any legal liability
- i) 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.
- j) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

Section 8:

1. The first Rs 500/- for each loss or damage.
2. 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.
3. Loss or damage by or any process of cleaning ,dyeing ,repairing or restoring to which the baggage is subjected.
4. Loss or damage caused by moth, mildew or vermin.
5. 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
6. Loss or damage caused by mechanical derangement or over winding watches and clock.
7. Theft of unattended baggage or mysterious disappearance unless it is stolen from securely locked vehicle.
8. Loss or damage whilst being conveyed by any carrier under contract of affreightment.
9. Loss or damage to jewellery and valuables.
10. 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.
11. Any tour or travel within the municipal limits of the village, town or city where you permanently reside.
12. Damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travelers cheques and the like
13. 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
14. Loss or damage due to any action from Public Authority.
15. Consequential loss of any nature.

Section 9:

1. Any interest and/or penalty imposed on account of failure to comply with requirements laid down under Workmen's Compensation Act 1923 and subsequent amendments of the said Act.
2. Liabilities to employees of your contractors or sub-contractors
3. Any liability by virtue of an agreement. Which would not have been attached in the absence of such agreement.
4. Any sum which you would have been entitled to recover from any party but for an agreement between you and such party.

Section 10:

1. Any liability arising out of a contractual obligation.
2. Any Liability arising out of wilful or intentional non-compliance of any statutory regulations.
3. Any bodily injury of any person under a contract of employment with you, your contractors or sub-contractors arising out of and in the course of employment
4. Consequential loss of any kind
5. Any Liability arising out of Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, shock resulting there from.
6. Liability arising out of Vehicles covered under Indian Motor Vehicle Act.
7. Damage to property belonging to third parties that is rented, leased or under hire –purchase agreement or on loan to you
8. Damage to property belonging to third party handled by you by way of your trade or worked upon by or in your care, custody or control.
9. Pollution of any kind
10. Any Liability under the Public Liability Insurance Act which attaches liability on a no fault basis
11. Product Liability
12. Any claim directly or indirectly connected to earthquake, typhoon, cyclone, flood or other convulsions of nature or atmospheric disturbances.
13. This Policy does not cover liability which at the time of happening of any event resulting into such liability, be insured by or would, but for the existence of this Policy, be insured by, any other Policy (but not Public Liability Policy) or Policies, except in respect of any excess beyond the amount which could have been payable under such Policy/Policies, had this insurance not been effected.
14. Liability arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
15. Liability arising out of infringement of plans, copyright, patent, trade name, trade mark, registered design.
16. Liability arising out of the ownership, possession or use by or on behalf of You of any aircraft, watercraft or hovercraft.

Section 11:

1. Any loss caused by a particular employee that occurs after:
 - a) You became aware of an act of employee dishonesty by that employee: or
 - b) You suspect that employee has committed an act of employee dishonesty
2. Any loss resulting directly or indirectly from trading in securities: whether in your name and whether in a genuine or fictitious account
3. Any act of employee dishonesty committed by a person whom you knew to be dishonest
4. 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;

5. any legal liability of any kind
6. any fraudulent or dishonest act of an Employee not discovered within 12 months of the date upon which such Employee ceased to be an employee of the Insured for any reason;
7. Any loss sustained before the retroactive date or more than 2 years before the date of first discovery, whichever may be later 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.

Section 12:

This section of the Policy does not indemnify You, for

1. Any loss or Damage caused whilst the pedal cycle is being used for hire or reward, racing or pace making, or outside India.
2. Any loss or Damage caused by overloading, strain or mechanical breakdown.
3. The Burglary or Theft of any accessories affixed to the pedal cycle unless the entire pedal cycle is stolen at the same time.

All exclusions and conditions applicable to “Section I” or “Section II” is deemed to be incorporated hereunder.

Section 13:

This section of the Policy does not indemnify You, for

1. 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.
2. Loss of the Golf Kit due to it being left unattended or forgotten by the Insured outside his/her Insured Home.
3. Loss or theft of the Golf Kit where there was no forcible and violent entry.
4. Aesthetic defects such as scratches on painted, polished or enamelled surfaces.
5. Loss or Damage caused by or resulting from wear or tear or deterioration.

All exclusions and conditions applicable to “Section I” or “Section II” is deemed to be incorporated hereunder.

Section 14:

This section of the Policy does not indemnify You, for

1. 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 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.
2. Death directly or indirectly caused by, happening through or in consequence of:

- a) 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.
- b) malicious or wilful injury whether or not caused by the You or Your family.
- c) 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.

Claims Procedure

In case of any Occurrence that may give rise to a claim under your policy, you must:

- a) inform us of this as soon as you can and in any event within 30 days of becoming aware of any such loss or damage. We may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- b) provide such written documents and information as we may require and, if asked, include verification of particulars on oath; and
- c) take all steps within your power to minimise the extent of loss, damage or liability.
- d) preserve any property affected and make it available for us or our representatives; and
- e) inform the Police if the loss or damage has been caused by any act purporting to be an offence under the applicable laws; and forward to us every letter, writ, summons and process in relation to your claim as soon as you receive it; and
- f) advise us in writing as soon as you receive notice of any prosecution or inquest that involves you and is relevant to your claim and provide any assistance that we may reasonably require.

B) Documentation

The documents normally required to be submitted in the event of a claim are :

1. Detailed version about the incident/ loss experienced/caused: injury / death / property damage including all available information on victims as well as estimated quantum of liability
2. Steps taken by the insured to mitigate the loss
3. Any evidence in support of claim/ Details of other insurance
4. FIR / Investigation Report of police/ Press Reports
5. Proof of compensation incurred by the insured to third party
6. Pollution Control Board Report/Post Mortem Report / Medical Certificate/ Weather (meteorological) report
7. Consumer Action Group / Society / Group Representation / Report

The above requirement is indicative and the exact requirement of the documentation will be defined by the deputed service provider/ surveyor as per the merits of the claim

Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer

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

Grievance cell,

Universal Sampo General Insurance Co.Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut no 31, Mouje Elthan, Thane Belapur Road, Airoli, Navi Mumbai – 400708

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Emails – grievance@universalsompo.com
- Designated Grievance Officer in each branch.
- Company Website – www.universalsompo.com

2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI’s Integrated Grievance Management System (IGMS),

3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or

4. The Consumer Protection Forum or the Court.

5. You can find more details about Insurance Ombudsmen at www.irdai.gov.in.

Contact Details:

- **Website:** www.universalsompo.com
- **Toll free:** 1 - 800 - 224030 (For MTNL/BSNL Users) or 1 - 800 – 2004030
- **E-mail:** contactus@universalsompo.com
- **Courier:** Universal Sampo General Insurance Co. Ltd, Unit No- 601 & 602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur Road, Airoli- 400708

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

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

