

SAMPOORNA GRIH SURAKSHA POLICY
SALES LITERATURE

Universal Sampo's "Sampoorna Grih Suraksha Policy " is devised to cater to the various exposures of a household and a home owner .This policy in one single document provides for various insurance coverages which You have an option to choose from as per Your own risk perception .The policy offers simplicity and convenience of purchase and offers coverage on First Loss Basis You can avail the benefit of attractive Section discounts on choosing more than 4 Sections of coverage .

Coverage:

Section

1(a) – Fire & Allied perils – Building &

1(b) Contents (compulsory Section)

Coverage:

- This Section covers Buildings other than 'kutcha' construction type only.
- Contents excluding money and valuables (**unless agreed specifically by Us**) are covered under this Section.
- The coverage under this Section is against various perils as named below
 - a) Fire
 - b) Lightning
 - c) Explosion / Implosion
 - d) Aircraft Damage
 - e) Riot, Strike, Malicious and Terrorism Damage
 - f) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
 - g) Impact Damage
 - h) Subsidence and Landslide including rock slide
 - i) Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
 - j) Missile Testing operations
 - k) Leakage from Automatic Sprinkler Installations
 - l) Bush Fire
 - m) Earthquake (On payment of additional Premium)
 - n) Terrorism (On payment of additional premium)

Exclusions:

We will not be liable for

- 1 damage caused by Pressure waves.
- 2 destruction or damage caused to the property by its own fermentation, natural heating or spontaneous combustion or its undergoing heating or drying Process
- 3 burning of property Insured by order of any Public Authority.
- 4 explosion/ implosion losses to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) including their contents .
- 5 destruction or damage to property caused by centrifugal forces.
- 6 damages caused by

- a. permanent or temporary dispossession of any building resulting from the unlawful occupation by any Person of such building or Prevention of access to the same.
 - b. burglary, housebreaking, theft, larceny or any other such attempt or any omission of any kind of any Person (whether or not such act is committed in connection with the disturbance of Public Peace) in any malicious act.
 - c. total or Partial cessation of work or the retardation or interruption or cessation of any Process or operations or omissions of any kind
7. damage by vehicle/animals belonging to or owned by You or Your Family.
 8. damages caused by :-
 - a.) normal cracking, settlement or bedding of structures.
 - b.) settlement or movement of made up ground.
 - c.) coastal or river erosion.
 - d.) defective design or workmanship or Use of defective material
 - e.) demolition, construction, structural alteration or repair of any property or ground work or excavation.
 9. damage caused by
 - a.) repairs or alteration to Your Home.
 - b.) repairs, removal or extension of the sprinkler installation.
 - c.) defects in construction known to You.
 10. damages caused to the Insured property by Pollution or contamination.
 11. expenses necessarily incurred on Architect, Surveyor and Consulting Engineer's fees and debris Removal following Damage to property Insured by an Insured Peril in excess of 3% and 1% of the claim amount respectively.
 12. loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
 13. loss, destruction damage to any electrical machine, apparatus fixture or fittings arising from or occasioned by overrunning excessive pressure short circuiting , arcing, self heating or leakage of electricity from whatever cause (lightning included Provided that this exclusion will apply only to the particular electrical machine, apparatus, fixture or fittings which may be destroyed or damaged by fire so set up.
 14. loss to Livestock or Pets
 15. loss to Cash & Valuables as defined under the Policy, unless specifically covered.
 16. loss or damage to property Insured if removed to any building or Place other than in which it is herein stated , except machinery and equipments temporarily removed for repairs, cleaning, renovation or other similar purposes for a Period not exceeding 60 days.
 17. liability in excess of First Loss Limit as stated in the Schedule

Single article limit

Unless specifically and separately stated, Our liability in respect of each article or Pairs of articles shall not exceed 15% of the total Sum Insured under this Section

Cash in locked Safe or in Locked Almirah is covered upto Rs. 5,000/- only unless higher limit specifically mentioned on the schedule.

Section2 – Burglary & Robbery

Coverage:

The Section covers loss or damage by actual or attempted burglary and/or robbery including theft during the Policy Period in respect of the following:

- (a) Contents or any item whilst kept in the insured premises
- (b) Damage to Insured Premises (including reasonable costs for damaged locks at the entry and/or exit Points) caused by actual or attempted burglary and/or theft during the Policy Period.

Section2 (a) – Cash at Home (Only if specifically declared and mentioned in the Policy Schedule, will be a sublimit within the total sum insured of the section)

The Section covers loss or damage to Currency Notes/Cash contained in a locked safe / locked almirah by actual or attempted burglary and/or robbery up to the limit agreed and as mentioned in the schedule.

Note: Cash/Currency notes and Jewellery must be stored in a safe / locked almirah.

Exclusions:

We will not be liable for

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. cash and valuables in safe/almirah unless specifically covered in the Schedule at additional Premium.
3. cash and valuables lost from a unlocked almirah/from outside a safe .
4. loss or damage of motor vehicles, trailers
5. loss or damage in which You, Your family members or any other Person lawfully on or about Your Premises is or is alleged to be in any way concerned or implicated
6. loss or damage resulting from an Riot, Strike, Malicious Damage and Terrorism
7. damage to glass and sign boards
8. loss to 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. any consequential loss or legal liability
11. first Rs 2500/- under each and every claim. Excess is not applicable to Cash in locked Safe or in Locked Almirah

Single article limit:

Unless specifically and separately stated, Our liability in respect of each article or Pairs of articles shall not exceed 15% of the total Sum Insured under this Section

Cash in locked Safe or in Locked Almirah is covered upto Rs. 5,000/- only unless higher limit specifically mentioned on the schedule.

Sum Insured under Section Fire (contents) and Burglary(contents)

Household Contents under above Sections can be insured under this Policy on First Loss basis at the percentage opted from the options available

What is Total Sum Insured basis

When the total value of the contents at risk is Insured, it is said to be an insurance on Total Sum Insured Basis

What is First Loss Sum Insured basis

When the entire property insured may not be prone to loss / damage due to a single event, then the maximum probable value that can be lost is estimated at the commencement of the policy and this value is taken as "First Loss Sum Insured". It is an estimation of the part of the the entire property (Full value at Risk) which might be lost /damaged in a single event. The liability of insurers is restricted to the First Loss Limit under the Section 1(b) covering contents and Section (2) First loss Sum Insured can be opted as per the % mentioned below.

25%, 50%, 75%, 100%

Section3- All Risk (Jewellery & Watches)

Coverage:

This Section will indemnify You in respect of Your Jewellery and Watches including precious stones etc whilst kept or lying in Your house or whilst worn during travelling and/or in any social function occasioned by fire, theft, robbery or any other fortuitous event.

Exclusions:

We will not be liable for

1. 1.5% of the claim amount subject to minimum of Rs.1000/-
2. loss or damage due to cracking, scratching and/or breaking of lens or glass items or other articles of a brittle or fragile nature whether part of Jewellery and/or Valuable unless such loss or damage arises from an accident to a vessel, train or other mechanized vessel, road vehicles, aircraft by which such Jewellery and/or Valuable is being carried by You.
3. loss or damage by or any process of cleaning, dyeing, repairing or restoring to which the Jewellery and/or Valuable 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 wilful act or negligence of You or Your employees
6. loss or damage caused by mechanical derangement or over winding of watches and clock.

7. theft of unattended baggage containing such Jewellery and/or Watches or mysterious disappearance of the same unless it is stolen from securely locked vehicle.
8. loss or damage whilst being conveyed by any carrier under contract of affreightment.
9. damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travelers cheques and the like
10. 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, nationalization, or any such action
11. loss or damage due to any action of a Public Authority.
12. consequential loss of any nature

Single article limit:

Unless specifically and separately stated, Our liability in respect of each article or Pairs of articles shall not exceed 20% of the total Sum Insured under this Section..

Section4- Plate Glass

Coverage:

This Section covers:

1. accidental loss or damage to Plate Glass.
2. damage to frame and framework of any description following breakage of Glass and/or subject to a maximum of Rs 5000/-.
3. the cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass under this Section.

Exclusions:

We will not be liable for

1. first Rs 500/- under each and every claim
2. breakage or damage during removal, alteration and repairs carried out at Your Premises
3. scratching other than the fracture extending through the entire thickness of Plate Glass
4. damage or breakage to Plate Glass which are not securely fixed.
5. any loss or damage caused wilfully by You or Your family members, or any loss or damage in which You or any Person acting on Your behalf is or is alleged to be involved or implicated.
6. any loss or damage for which the manufacturer or supplier is responsible.
7. any consequential damage or losses, whether of a financial or property nature or by reason of Personal injury and/or any legal liability.

Section 5- Electrical & Mechanical Breakdown of Domestic Appliances

Coverage:

This Section provides coverage against Electrical & Mechanical Breakdown of Domestic Appliances due to unforeseen and sudden breakdown by any cause not hereinafter excluded whilst in the Premises necessitating its immediate repair or replacement.

Exclusions:

We will not pay for

1. 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
2. damage due to continuous influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) gradual deterioration and climatic condition.
3. any cost incurred in connection with elimination of functional failures unless such failures were caused by Damage covered under this Section of the Policy.
4. damage for which the manufacturer or supplier is responsible either by law or under contract or any amount recoverable under the terms of Maintenance Agreement.
5. cost of transporting the appliance to and fro from the place of repair.
6. damage to consumable items (e.g. bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, exchangeable tools, objects made of glass, Porcelain or ceramics and operating media as well as aesthetic defects like scratches etc. unless such Parts are affected by an indemnifiable Damage to the Insured Item itself).
7. damage to external antenna, dishes, masts and fittings by theft.
8. damage arising through fitting, adjustment, repair or dismantling of any Part of said equipment/installation other than by an authorized representative of an appliance Equipment manufacturer, dealer or that of a reputed repairer.
9. any cost required for alteration, improvement or overhaul or for making drawings, Patterns and core boxes.
10. loss or damage to appliance older than 10 years from the date of manufacture.
11. loss or damage to mobile Phones or other similar communication devices
12. false Programming, Punching, labelling or inserting or the inadvertent cancelling of information or data contained in External Data Media.

Single article limit: Our liability in respect of each article or pairs of articles will be restricted to 20% of the total Sum Insured under this Section.

Section 6- Electronic Equipment

Coverage:

This Section covers the electronic equipment such as Personal computers including printers and other peripherals, TV, DVD players etc. against any Loss due to a fortuitous event including Electrical & Mechanical breakdown of Electronic Equipment except for causes hereinafter excluded whilst in the Premises necessitating its immediate repair or replacement

Exclusions

We will not pay for

1. first Rs 500/- or 2% of Sum Insured whichever is higher for each loss or damage.
2. damage for which manufacturer or supplier is responsible/ any amount recoverable under Maintenance Agreement, if any.

3. damage resulting from overload experiment or test requiring imposition of abnormal conditions.
4. damage due to deterioration of or wearing away of any item caused by or as a result of normal Use or exposure, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect.
5. gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or replacements of Parts affected may be necessary.
6. 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 wilful act or negligence of You or Your employees
7. damage to consumables such as ropes, rubber items, dies, moulds, blade, cutters, knives, exchangeable tools, engraved or impression cylinders or rolls, glass and Porcelain items, ceramics, operating media, belts or wires, fabrics, anti-corrosive, non metallic linings unless such Parts are affected by an indemnifiable Damage to the Insured item itself
8. cost of transport to the repair shop and back of any Damaged item
9. loss or damage to Domestic Appliances older than 10 years from the date of manufacture
10. loss or damage to any Domestic Appliances by Perils insurable under other Sections of this Policy.
11. loss or damages to mobile Phones or other similar communication devices.
12. Any costs incurred in connection with the maintenance of Domestic Appliances including Parts replaced in the course of such maintenance operations

Single article limit: Our liability in respect of each article or pairs of articles will be restricted to 20% of the total Sum Insured under this Section.

Section 7-Personal Accident

Coverage:

This Section provides coverage against Accidental bodily injury directly resulting in the Death or disablement to You as per the Table of Benefits

The scope of coverage shall depend on the benefit selected by You from below mentioned options.

- A) **Basic Cover:** Accidental Death only
- B) **Wider Cover:** Accidental Death + Permanent Total Disability + Permanent Partial Disability
- C) **Comprehensive Cover:** Accidental Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability

Additional Extension:

Accidental Medical Expenses: This Section covers the medical expenses reasonably and necessarily incurred by You towards medical expenses as a result of an Accident resulting in the bodily injury, Death or Disablement. You can choose from the following four options.

- a. For actual Expense or 10% of CSI or 25% of admissible PA claim, whichever is less
- b. For actual Expense or 20% of CSI or 40% of admissible PA claim, whichever is less
- c. For actual Expense or 35% of CSI or 75% of admissible PA claim, whichever is less
- d. For actual Expense or 50% of CSI or 100% of admissible PA claim, whichever is less

Exclusions:

1. Natural Death
2. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement.
3. 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.
4. 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
5. Payment of compensation in respect of Accidental Death or injury as a consequence of/resulting from
 - a) committing or attempting suicide, intentional self-injury.
 - b) whilst under influence of intoxicating liquor or drugs.
 - c) drug addiction or alcoholism.
 - d) whilst engaged in any adventurous sports and/or hazardous activities.
 - e) committing any breach of law with criminal intent.
 - f) war, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalization or requisition by or under the order of any government or public authority.
6. consequential loss of any kind and/or any legal liability
7. pregnancy including child birth, miscarriage, abortion or complication arising there from.
8. participation in any naval, military or air force operations.
9. curative treatments or interventions
10. venereal or sexually transmitted diseases.
11. HIV and or related illness

Section 8- Baggage Insurance

This Section covers the Accidental loss of, destruction of or damage caused to Personal baggage whilst being carried by You and/or Your insured family members anywhere in the world.

Exclusions:

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 mechanized 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 wilful 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 affrieghtment.
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, nationalization, or any such action
14. Loss or damage due to any action from Public Authority.
15. Consequential loss of any nature

Single article limit: Our liability in respect of each article or pairs of articles will be restricted to 10% of the total Sum Insured under this Section .

Section 9- Employee's Compensation

This Section protects You against legal liability respect of Accidental Death, bodily injury, illness or disease to a domestic help under Your direct employment while working at the Premises Insured under the Policy during the Policy Period.

Exclusions:

1. Any interest and/or penalty imposed on account of failure to comply with requirements laid down under Employee'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-Public Liability

Coverage:

This Section covers You against legal liability including the Defense costs incurred by You against

- (a) Third Part Property Damage
- (b) Third Party Bodily injury/death

caused due to any negligence of Yours or Your family solely at the insured premises named in the Policy if notified during the Policy Period.

Exclusions:

1. Any liability arising out of a contractual obligation.
2. Any accident 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 arose out of and in the course of employment
4. Consequential loss of any kind
5. 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

Claims Procedure:

A) In the event of any circumstances likely to give rise to a claim You must:

- intimate Us of the same as soon as reasonably possible, but in any event within 15 days of the date the incident.

However in respect of loss or damage under Section 2 (Burglary and Robbery) and Section 3 (All Risks), the loss must be reported within 24 hours of the happening of any Insured event.

- lodge complaint with the local police immediately in case of fire, theft, burglary, riot strike, malicious damage or any other criminal act.
- take all reasonable steps to recover any property which has been lost and protect /safe guard damaged property from further loss or damage.
- provide without expense to Us, all proofs, certificates, evidence, assistance or information which We may reasonably require

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

- Duly completed Claim form
- Fire Brigade report for a loss due to Fire
- Copy of FIR
- Estimate of loss / repairs
- Invoice/ Bills/Receipts
- Final Untrace Report
- Any other details/documents called for a specific loss

Disclaimer:The above are only the salient features of the Policy , for complete details on coverage and exclusions please refer to Policy wordings .