

**HOME SECURE POLICY  
POLICY WORDINGS**

You chose this **Home Secure Policy** and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Home Building and Home Contents. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

**Clause A. This Policy and the Insurance Contract**

- 1. Your Policy:** This **Home Secure Policy** is a contract between You and Us as stated in the following:
  - a. This Policy document,
  - b. The Policy Schedule attached to this Policy document,
  - c. Any Endorsement attached to and forming part of this Policy document,
  - d. Any Add-on to this Policy that You may have purchased from Us,
  - e. The proposals and all declarations made by You or on Your behalf.
  
- 2. To whom this Policy is issued and what it covers:**
  - a. This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.
    1. If more than one person is insured under this Policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
  - b. If You have mortgaged, pledged or hypothecated Your Home Building and/or Home Contents with a Bank, the Policy Schedule will show an ‘Agreed Bank Clause’ and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.
  
- 3. The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It contains:
  - a. Your personal details,
  - b. the Policy Period,
  - c. the description of Your Insured Property,
  - d. the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits,
  - e. the insurance covers You have purchased,
  - f. the premium You have paid for these insurance covers,
  - g. add-on covers opted by You,
  - h. other important and relevant aspects and information.
  
- 4. Special meaning of certain words:** Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements.

These words with special meaning are stated in the Policy with the first letter in capitals.

<i>Word /s</i>	<i>Specific meaning</i>
<b>Accident</b>	<b>Accident</b> or “Accidental” means a sudden, unintended, fortuitous visible and external event.

<b>Bodily Injury</b>	<b>Bodily Injury</b> means physical bodily harm or injury, but does not include any mental sickness, disease or illness.
<b>Bank</b>	A bank or any financial institution
<b>Carpet Area</b>	<ol style="list-style-type: none"> <li>1. for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit;</li> <li>2. for any enclosed structure on the same site, it is the net usable floor area of such structure; and</li> <li>3. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.</li> </ol>
<b>Commencement Date</b>	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
<b>Cost of Construction</b>	<p>The amount required to construct Your Home Building at the Commencement Date. This amount is calculated as follows:</p> <p><b>a. For residential structure of Your Home including Fittings and Fixtures:</b> Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule.</p> <p><b>b. For additional structures :</b> the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.</p>
<b>Deductible</b>	<b>Deductible</b> means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.
<b>Damages</b>	<b>Damages</b> means monetary sums payable pursuant to judgments or awards and/or settlements negotiated by or on behalf of the Insured, but shall not include fines, penalties, punitive damages, exemplary damages, non-pecuniary relief, taxes, or any other amount for which an Insured is not financially liable, or which is without legal recourse to the Insured, or any matter that may be or be deemed to be uninsurable under Indian law.
<b>Electronic Equipment</b>	<b>Electronic Equipment</b> shall mean the items as specified in the Schedule and which are contained or fixed at or in the Insured Premises.
<b>Endorsement</b>	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
<b>Household Staff</b>	<b>Household Staff</b> means person employed by the Insured to carry out domestic duties at or in regard to the Insured premises, but does not include any persons employed in any capacity in relation to the Insured's trade or business.

<b>Home Contents</b>	Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.
<b>General Contents</b>	<b>General Contents</b> are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls ), clothing and apparel and items of similar nature.
<b>Jewellery</b>	<b>Jewellery</b> means the items of Jewellery specified in the Schedule.
<b>Valuable Contents</b>	<b>Valuable Contents</b> of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
<b>Valuables means:</b>	<p><b>Valuables means:</b></p> <ul style="list-style-type: none"> <li>- gold or silver or any precious metals or articles made from any precious metals;</li> <li>- watches or Jewellery or Precious Stones or models or coins or curios, sculptures,</li> <li>- manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles;</li> <li>- deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument;</li> </ul>
<b>Insured</b>	The Person/s who has/have purchased Insurance Cover under this Policy.
<b>Family</b>	<b>Family</b> means the Insured's spouse and children under the age of 21 if ordinarily resident with the Insured.
<b>Insured Property</b>	Your Home Building and Home Contents, or any item of property covered by this Policy.
<b>Kutchra Construction</b>	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
<b>Plate Glass</b>	<b>Plate Glass</b> means the glass described in Schedule.
<b>Burglary</b>	<b>Burglary</b> means the unforeseen and unauthorised entry to or exit from the Insured Premises by aggressive and detectable means with the intent to steal Contents there from.
<b>Policy Period</b>	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in <b>Clause G (III)</b> of this Policy, whichever is earlier.
<b>Policy Schedule</b>	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in <b>Clause A (3)</b> of this Policy.

<b>Premium</b>	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
<b>Pucca Construction</b>	Construction other than Kutcha Construction
<b>Physician</b>	<b>Physician</b> means a qualified medical practitioner holding a valid and subsisting license, granted by the appropriate licensing authority, and acting within the scope of his license.
<b>Permanent Total Disability</b>	<b>Permanent Total Disability</b> means a Physician certified total, continuous and permanent: <ul style="list-style-type: none"> <li>• loss of sight of both eyes;</li> <li>• physical separation of or loss of ability to use both hands or both feet,</li> <li>• physical separation of or loss of ability to use one hand and one foot;</li> <li>• loss of sight on one eye and physical separation of or loss of ability to use either one hand or one foot.</li> </ul>
<b>Precious Items</b>	<b>Precious Items</b> means the items specified in the Schedule.
<b>Property Damage</b>	<b>Property Damage</b> means actual physical damage to tangible material property belonging to a third person.
<b>Spouse</b>	Your wife or husband.
<b>Sum Insured</b>	The amount shown as Sum Insured in the Policy Schedule and as described in <b>Clause C (4) and Clause D (2) and other Sections and/or Cover</b> of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
<b>Total Loss</b>	A situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total.
<b>We, Us, Our, Insurer</b>	The Future Generali India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
<b>You, Your, Insured</b>	The Insured Person/s who has/have purchased Insurance Cover under this Policy;
<b>Your Home Building</b>	<b>Your Home Building</b> is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place described in detail as per <b>Clause C (2)</b> of this Policy.

## SECTION I : Protection of Your Assets against Fire & Allied Perils (Section I is compulsory)

### Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	<b>Column A</b>	<b>Column B</b>
	<b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by	<b>We do not cover</b> any loss or damage, or destruction caused to the Insured Property
1.	Fire	caused by burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	-
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	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.
7.	Bush fire, Forest Fire, Jungle Fire	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9.	Missile testing operations	-
10.	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 Your Home by unlawful occupation by any person.
11.	Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.

12.	Bursting or overflowing of water tanks, apparatus and pipes,	-
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. any article or thing outside Your Home, or b. any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

### Clause C. Home Building Cover

#### 1. What We cover

We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **Clause B** of this section. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause C (5) (f)** of this section. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under **Clause C (6)** of this section while Your Home Building is not fit for living following loss or damage due to an insured event.

#### 2. Your Home Building

- a. **Your Home Building** is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.
- b. **Your Home Building includes**
  - i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
  - ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
    - a) garage, domestic out-houses used for residence, parking spaces or areas, if any
    - b) compound walls, fences, gates, retaining walls and internal roads,
    - c) verandah or porch and the like,
    - d) septic tanks, bio-gas plants, fixed water storage units or tanks,
    - e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,
  - iii. any other structure shown in the Policy Schedule.
- c. **Your Home Building does not include Contents of Your Home.**

#### 3. Use for residence

- a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.
- b. We will not pay if
  - i. Your Home Building is used as a holiday home, or for lodging and boarding, or
  - ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self-employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority.

#### 4. Sum Insured



- a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.
- b. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.
- c. Restoration of Sum Insured : Except as stated in Clause G (III) (3) (b) of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

## 5. What We pay

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.
- e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- f. In addition to what Clause C (5) (c) of this section provides for, We will pay You the following expenses:
  - i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
  - ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.

## 6. Loss of Rent and Rent for Alternative Accommodation: In addition to what Clause C (5) (c) of this section provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

- a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.
- b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
- c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.
- d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
- e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

## Clause D. Home Contents Cover

### 1. What We cover:

We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in **Clause B** of this section. **Valuable Contents** of Your Home are not covered under this Policy unless You have purchased the optional cover for the **Valuable Contents**.

## 2. Sum Insured:

- a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.
- b. The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.
- c. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.
- d. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents.
- e. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in **Clause E (1) (a)** of this section.
- f. Restoration of Sum Insured: Except as stated in **Clause G (III) (3) (b)** of this Clause below, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

## 3. What We pay

- a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
  - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
  - ii. pay You the cost of replacing that item with a same or similar item, or
  - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

## Clause E. Additional Covers

### 1. Optional Covers:

#### a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):

For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us. However, We shall waive the requirement of valuation certificate if the Sum Insured opted for is up to ₹ 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).

- i. If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s.
- ii. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.

#### b. Personal Accident Cover:

In the event an insured peril that caused damages to Your Home Building and/or Home Contents also



results in the unfortunate death of either You or Your spouse, We will pay compensation of ₹ 5,00,000 (Rupees Five Lakh) per person.

In the event of the unfortunate death of the insured, the Personal Accident cover shall continue for the spouse until expiry of the policy.

## **2. Add-ons:**

You can opt for an Add-on by choosing from the Add-ons, if any, offered by Us under this product and the ones that You have purchased will be mentioned in the Policy Schedule and the relevant clause/s and/or endorsements will be attached to this Policy.

## **Clause F. Exclusions**

### **Exclusions (What We do not cover) for all covers under this policy**

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless
  - i. the pollution or contamination itself has resulted from an Insured Event, or
  - ii. an Insured Event itself results from pollution or contamination.
5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Any reduction in market value of any Insured Property after its repair or reinstatement.
11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.
12. Costs, fees or expenses for preparing any claim.

## **Section-II Burglary and Theft**

### **II – A Contents**

### **II – B Purchase Protection**

We will indemnify you in respect of additional purchase made up to the amount mentioned in the

schedule and as per coverages of Section I (Contents) up to 90 days from the date of purchase.

## **II – C Deeds**

We will pay the cost of preparing new title deeds to the home (up to amount mentioned in the schedule) if they are lost or damaged by any of the causes listed under Fire and Allied Peril section of this policy.

## **II – D Enhanced Cover during family events**

1.1 We will increase the sum insured for contents section by the amount specified in the schedule for losses during any month in which insured celebrate a religious festival to cover gifts and food bought for the occasion.

1.2 We will increase the sum insured for contents by the amount specified in the schedule for losses during the 30 days before and 30 days after wedding day in the event of a wedding of You or Your Children.

II-A1 **Burglary**, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

II-A2 We will indemnify the **You** in respect of loss of or damage to the **Insured Premises** or **Contents** or any part thereof whilst contained in the **Insured Premises** caused by actual or attempted **Burglary and or Theft**.

II-A3 We will also indemnify **You** in respect of the loss of or damage to **Contents** not **Insured** elsewhere caused by actual or attempted **Burglary** whilst temporarily removed from the **Insured Premises** and in transit as accompanied baggage anywhere in India to other premises to be used by **You** or **Your Family** as a temporary residence, or to other premises where **You** shall have placed any **Contents** for the purposes of safe custody during the course of his temporary absence from the **Insured Premises**, provided that:

II-A4 Such absence does not exceed 120 days in the aggregate in any one **Policy Period**, and

II-A5 **Our** liability in respect of removed **Contents** shall not exceed 10 % of the **Sum Assured** hereunder.

## **II-A6 Specific Exclusions Applicable to Cover**

**We shall not be liable for and no indemnity is available hereunder in respect of:**

II-A6.1 any consequential losses, or any loss or damage caused by actual or attempted **Burglary and/ or theft**;

II-A6.2 **where** You or any member Your Family is or is alleged to be concerned or implicated;

II-A6.3 **to livestock, motor vehicles and pedal cycles**;

II-A6.4 **to Valuables and/or Jewellery and/or Precious Items, unless specifically stated in the Schedule.**

## **II- A7 Basis of Loss Settlement**

II-A7.1 Where the **Insured Premises** and/or **Contents** can reasonably be repaired or reinstated at a cost less than the replacement cost then **We** will indemnify **You** in respect of the expenses necessarily incurred to restore the aforementioned to its state immediately prior to the happening of the actual or attempted **Burglary**.

II-A7.2 In the case of a total loss, **We** shall indemnify **You** in respect of the restoration or replacement costs. **We** shall not be bound to reinstate or restore exactly or completely, but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the **Burglary**.

II-A7.3 If the value of the **Insured Premises** and Contents hereby insured shall at the time of any insured event be collectively of greater value than the **Sum Assured** thereon then **You** shall be considered **Your** own insurer of the difference and shall bear a ratable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Condition.

## Section – III Protection of Your Valuables

### III-A Jewellery & Precious Items - All Risks

III-A1 **We** will indemnify **You** in respect of the accidental loss of or damage to **Jewellery** and/or **Precious Items** anywhere in India. **Our** liability in respect of any one item in any one **Policy Period** will not individually or in the aggregate exceed the sub-limit of the **Sum Assured** set against such item in the **Schedule**.

#### III-A2 Specific Exclusions Applicable to Section – I

**We** shall not be liable for and no indemnity is available hereunder in respect of:

- III-A2.1 loss or damage due to cracking, scratching or breakage of lens or glass whether part of any **Jewellery** and/or **Precious Items** or otherwise or to china, marble, and other articles of a brittle or fragile nature unless such loss or damage arises from an accident to a railway, train, ship, aircraft or other mechanised vehicle by which such **Jewellery** and/or **Precious Item** is being carried by **You**;
- III-A2.2 loss or damage caused by any process of cleaning, dyeing, repairing or restoring to which the **Jewellery** and/or **Precious Item** is subjected;
- III-A2.3 loss or damage caused by moth or vermin;
- III-A2.3 loss or damage caused by mechanical derangement or over winding of watches and clocks;
- III-A2.4 theft from any car except from a fully enclosed saloon car having all of its doors and windows closed and locked and any other security devices properly applied;
- III-A2.4 loss or damage whilst the **Jewellery** and/or **Precious Items** being conveyed by any carrier under a contract of affreightment.

#### III-A3 Basis of Loss Settlement

- III-A3.1 Where the loss or damage can reasonably be repaired or reinstated at a cost less than the replacement cost then, **We** will indemnify **You** in respect of the expenses necessarily incurred to restore the **Jewellery** and/or **Precious Item** to its state immediately prior to the happening of the insured event.
- III-A3.2 In the case of a total loss, **We** shall indemnify **You** in respect of the restoration or replacement costs. **We** shall not be bound to reinstate or restore exactly or completely, but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured event.
- III-A3.3 If the value of the **Jewellery** and/or **Precious Item** hereby insured shall at the time of any insured event be collectively of greater value than the **Sum Assured** thereon then **We** shall be considered his own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Condition.
- III-A3.4 **We** shall not be liable to make payment for more than the intrinsic cash value

of any item in respect of which a claim is made and, where an item is part of a pair or set, **Our** payment shall be made without any reference to any particular value that such item may have had as a part of such pair or set.

No one article or pair of articles is deemed to be worth more than 10% of the **Sum Assured** under this Section unless its value is specifically and separately stated in the **Schedule**

### **III-B Contents of Safe Deposit Box in bank - All Risks**

**We** will indemnify **You** in respect of valuable items / contents kept in Safe deposit box in bank excluding cash, so lost, destroyed or damaged, by Fire, Riot and Strike, Theft or Accident, from any fortuitous cause, any time during the period of this insurance and within the limits stated in the Schedule hereto, provided always that the liability of the Company shall in no case exceed the Sum Insured on each item or on the whole the Total Sum Insured hereby. This section is subject to exclusions mentioned in section III-A

#### **Basis of Loss Settlement**

- III-B.1 Where the loss or damage can reasonably be repaired or reinstated at a cost less than the replacement cost then, **We** will indemnify **You** in respect of the expenses necessarily incurred to restore the **Jewellery** and/or **Precious Item/ or other item** to its state immediately prior to the happening of the insured event.
- III-B.2 In the case of a total loss, **We** shall indemnify **You** in respect of the restoration or replacement costs. **We** shall not be bound to reinstate or restore exactly or completely, but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured event.
- III-B.3. **We** shall not be liable to make payment for more than the intrinsic cash value of any item in respect of which a claim is made and, where an item is part of a pair or set, **Our** payment shall be made without any reference to any particular value that such item may have had as a part of such pair or set.

### **III-C Portable Computer – All Risk excluding Breakdown**

We will indemnify **You** to the extent of the intrinsic value of portable computers anywhere in the World, so lost, destroyed or damaged, by Fire, Riot and Strike, Theft or Accident, from any fortuitous cause, any time during the period of this insurance and within the limits stated in the Schedule hereto, provided always that the liability of the Company shall in no case exceed the Sum Insured on each item or on the whole the Total Sum Insured hereby.

We shall not be liable in respect of:-

- 1) Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
- 2) Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
- 3) Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means.
- 4) Overwinding, denting or internal damage of watches and clocks.
- 5) Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, travel tickets, travellers' cheques, business books or documents.
- 6) Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
- 7) Any loss or damage arising through delay, detention or confiscation by Customs or other authorities..
- 8)
  - a) Loss or destruction of or damage to any property whatsoever (including computer) or any loss or expense whatsoever resulting or arising therefrom;
  - b) Any legal liability of whatsoever nature;
  - c) Any consequential loss;  
directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer
    - i) to treat any date before, during or after the year 2000 as the correct date or true calendar date, or correctly or appropriately to recognize manipulate interpret process store receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date or
    - ii) to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data in regard to or in connection with any such date.
- 9) Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:
  - a) any functioning or malfunctioning of the internet or similar facility, or of any intranet or

private network or similar facility,

- b) any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,
- c) loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.

This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril.

- 10) Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.

### **Basis of Loss Settlement**

III- C.1 Provided that the Sum Assured in respect of each item specified in the Schedule shall be equal to the cost of replacement of the same with new property of the same kind and capacity, the basis of loss settlement shall be as follows:

III-C.2 Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost then, We will indemnify You in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event.

III- C.3 In the case of a total loss, We shall indemnify You in respect of the restoration or replacement costs up to the sub-limit of the Sum Assured set against such item in the Schedule, subject to depreciation of 25% per annum from the date of manufacture up to a maximum of 75% depreciation.

III-C.4 If the value of the item hereby insured shall at the time of any insured event be collectively of greater value than the Sum Assured thereon then You shall be considered Your own insurer of the difference and shall bear a rateable proportion of the loss or damage.

Every item, if more than one, shall be separately subject to this Special Condition

### **Section – IV**

#### **Protection of Your Electronic Equipments**

##### **IV-A Audio Visual Equipments (Electronic Equipments) – All Risk**

We will indemnify You against:

IV. A1 the repair or replacement costs in respect of any **Electronic Equipment** caused by any unforeseen and sudden physical loss (except a cause specifically excluded), provided that **Our** liability in respect of any one **Electronic Equipment** item in any one **Policy Period** will not individually or in the aggregate exceed the sublimit of the **Sum Assured** set against such item in the **Schedule**, if there is no specific Sum Insured limit set against individual item, our maximum liability for any one item of electronic equipment will not exceed 25% of the total sum insured for this section

IV. A 2 all sums that **You** may become legally liable to pay as litigation expenses (defense costs if incurred with **Our** prior written consent and, if ordered, claimant's costs) and compensation in respect of accidental damage to property in which **You** or **Your Family** or employee has no interest, or accidental death of or physical bodily injury to persons other than **You, Your Family** or employee arising out of an accident happening through or in connection with the item of **Electronic Equipment** or to a breakdown or defect in the same, subject to a limit of Rs.25,000/- for any and all claims in any one **Policy Period**.



#### IV.A3 Specific Exclusions Applicable

**We** shall not be liable for and no indemnity is available hereunder in respect of:

IV.A3.1 any fault or defect of which **You** were or ought reasonably to have been aware at the commencement of the **Policy Period**, regardless of whether such was or should have been known **Us**;

IV.A3.2 loss or damage for which the manufacturer or supplier is responsible;

IV.A3.3 loss or damage caused to any item of **Electronic Equipment** older than 10 years from the date of manufacture;

IV. A3.4 loss or damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;

IV.A3.5 any costs incurred in connection with the maintenance of the **Electronic Equipment**, including parts replaced in the course of such maintenance operations;

IV.A3.6 any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable event hereunder;

IV.A3.7 loss or damage caused by or arising out of the willful acts or willful gross negligence of **You** and/or **Your Family**;

IV.A3. 8 the cost of transporting the **Electronic Equipment** to and from the place of repair;

IV. A3. 9 loss of or damage to any **Electronic Equipment** by perils insurable under other Cover of this **Policy**;

IV.A3.10 loss or damage to mobile phones or other similar communication devices

#### IV-A4 Basis of Loss Settlement

IV-A4.1 Provided that the **Sum Assured** in respect of each item specified in the **Schedule** shall be equal to the cost of replacement of the same with new property of the same kind and capacity, the basis of loss settlement shall be as follows:

IV-A4.2 Where an **Insured** item can reasonably be repaired or reinstated at a cost less than the replacement cost then, **We** will indemnify **You** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event.

IV-A4.3 In the case of a total loss, **We** shall indemnify **You** in respect of the restoration or replacement costs up to the sub-limit of the **Sum Assured** set against such item in the **Schedule**, subject to depreciation of 20% per annum from the date of manufacture up to a maximum of 60% depreciation.

IV-A4.4 If the value of the **Electronic Equipment** hereby insured shall at the time of any insured event be collectively of greater value than the **Sum Assured** thereon then **You** shall be considered **Your** own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Special Condition.

IV-A4.5 **You** shall bear the first 10% or Rs.2,500/- (whichever is higher) of any claim concerning computers, and the first 10% or Rs.500/- (whichever is higher) of any claim concerning any other item of **Electronic Equipment**.

**IV-A4. 6** Where there is no individual item sum insured, condition of average as mentioned in IV-A4.4 shall not be applicable provided the total sum insured for this section is at least 66% of the total replacement value of this insured electronic equipment in the insured premises.

#### **IV-B Computers (Electronic Equipments) – All Risk**

Coverages and exclusions is same as Section IV-A

### **Section V**

#### **Protection of Your Household Mechanical / Electrical Equipments**

##### **V-A Household Appliances – Breakdown**

V-A1 **We** will indemnify **You** against the repair or replacement costs arising from the unexpected mechanical or electrical breakdown of Domestic Appliances whilst contained in or fixed at the **Insured Premises**, provided that **Our** liability in respect of any one Domestic Appliance item in any one **Policy Period** will not individually or in the aggregate exceed the sub-limit of the **Sum Assured** set against such item in the **Schedule**, if there is no specific Sum Insured limit set against individual item, our maximum liability for any one item of household appliance will not exceed 25% of the total sum insured for this section

##### **V-A2 Specific Exclusions Applicable to Section IV-A and**

**We** shall not be liable for and no indemnity is available hereunder in respect of:

V-A2.1 loss or damage caused by or arising out of the willful act, error or omission of **You** or **Yours Family**, or willful gross negligence;

V-A2.2 loss or damage due to faults existing at the time of commencement of this insurance of which **You were** or should have been aware, and, regardless of whether such faults or defects were known to **Us** or not;

V-A2.3 loss or damage for which the manufacturer or supplier of the Domestic Appliance is responsible under a guarantee or warranty;

V-A2.4 the cost of transport of the Domestic Appliance to and/or from the place of repair;

**V-A2.5** loss of or damage to any Domestic Appliance by perils covered under any other Cover;

V-A2. 6 loss or damage caused by wear and tear;

V-A2. 7 loss or damage to mobile phones or similar communication devices

##### **V-A3 Basis of Loss Settlement**

VA3.1 Provided that the **Sum Assured** in respect of each item specified in the **Schedule** shall be equal to the cost of replacement of the same with new property of the same kind and capacity, the basis of loss settlement shall be as follows:

V-A3.2 Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost then, **We** will indemnify **You** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event.

V-A3.3 In the case of a total loss, **We** shall indemnify **You** in respect of the restoration or replacement costs up to the sub-limit of the **Sum Assured** set against such item in the **Schedule**, subject to depreciation of 10% per annum from the date of manufacture up to a maximum of 50% depreciation.

V-A3. 3 If the value of the **Domestic Appliances** hereby insured shall at the time of any insured event be collectively of greater value than the **Sum Assured** thereon then **You** shall be considered **Your** own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Special Condition.

V-A3. 4 **You** shall bear 1% of the sub-limit of the **Sum Assured** set against the Domestic Appliance, or Rs.50/-, whichever is higher, in respect of each and every claim.

V-A3.5 Where there is no individual item sum insured, condition of average as mentioned in VA3.3. shall not be applicable provided the total sum insured for this section is at least 66% of the total replacement value of this insured household appliances in the insured premises.

## **Section – VI Protection for You and your Family**

### **VI-A Accidental Compensation (Personal Accident) – Death/ PTD/ PPD**

**VI-A1** In the event of any **Accidental Bodily Injury** sustained by **You** anywhere in the world during the **Policy Period**, **We** will make payment as provided for below.

#### **VI-A1.1 Coverage Part A: Death**

VI-A1.2 **We** will pay the **Sum Assured** in the event of **Accidental Bodily Injury** causing the **Insured's** death within 12 months of the **Accidental Bodily Injury** being sustained, whereupon this Coverage Part 8 in so far as it relates to that Insured shall expire.

VI-A1.3 **We** will also, in addition to the **Sum Assured**, pay up to 2% of the **Sum Assured** or Rs.5,000/- (whichever is lower) towards the cost of transporting the **Insured's** remains from the place of death to the hospital/ residence and/or cremation and/or burial ground.

#### **VI-A2 Coverage Part B: Permanent Total Disability**

VI-A2.1 In the event of **Accidental Bodily Injury** causing the **Insured's** **Permanent Total Disability** within 12 months of the **Accidental Bodily Injury** being sustained, **We** will pay 125% of the **Sum Assured**, whereupon this Coverage Part 8 insofar as it relates to that Insured shall expire.

VI-A2.3 If the **Insured** was suffering from any permanent disability prior to the date upon which **Accidental Bodily Injury** was sustained, then **Our** liability to make payment hereunder shall be reduced by the extent of the same, as advised by **Our** medical advisors.

#### **VI-A3 Coverage Part C: Permanent Partial Disability**

**VI-A3.1** In the event of **Accidental Bodily Injury** causing the **Insured's** Permanent Partial Disability as mentioned in the PPD Table below within 12 months of the **Accidental Bodily Injury** being sustained, **We** will pay the percentage of the **Sum Assured** specified for each and every form of impairment mentioned in the PPD Table:

#### **PPD Table**

an arm at the shoulder joint	70%
------------------------------	-----

an arm above the elbow joint	65%
an arm beneath the elbow joint	60%
A hand at the wrist	55%
A thumb	20%
an index finger	10%
any other finger	5%
a leg above mid-thigh	70%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
any other toe	2%
an eye	50%
hearing of one ear	30%
hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%

VI-A3.2 If the **Accidental Bodily Injury** causes the **Insured's** Permanent Partial Disability within 12 months of the **Accidental Bodily Injury** being sustained other than as specified in the PPD Table above, **Our** liability to make payment shall be as follows:

VI-A3.3 In the case of the **Insured** suffering partial loss or functional impairment of one of the body parts or sensory organs mentioned in the PPD Table, **We** will pay a corresponding proportion of the percentages specified in the PPD Table, as advised by **Our** medical advisors.

VI-A3.4 In the case of the **Insured's** Permanent Partial Disability of a nature not detailed in the PPD Table, **We** will pay a proportion of the **Sum Assured** by reference to the degree to which the **Insured's** normal functional physical capacity has been impaired, as advised by **Our** medical advisors.

VI-A3.5 If the **Insured** was suffering from any Permanent Partial Disability prior to the date upon which **Accidental Bodily Injury** was sustained, then **Our** liability to make payment hereunder shall be reduced by the extent of the same as advised by **Our** medical advisors.

VI-A3.6 If the **Accidental Bodily Injury** sustained by the **Insured** causes a subsequent claim by the **Insured** under Coverage Parts A or B, then this Coverage Part shall not be operative and the amounts payable under either Coverage Parts A or B shall be reduced by the amount of any payment made under this Coverage Part.

#### VI-A4 Specific Exclusions

No indemnity is available hereunder and no payment will be made by **Us** for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

VI-A4. 1 suicide, attempted suicide or self inflicted injury or illness;

VI-A4. 2 any mental dysfunction or disorder, or psychosomatic dysfunction or disorder;

VI-A4.3 the use or misuse of any drugs, alcohol or hallucinogens;

VI-A4.4 stroke, epileptic fit or other cramp like attacks or convulsions unless caused by an insured

event under this Cover;

VI-A4.5 deliberate or intentional criminal act of the **Insured**;

VI-A4.5 any accident resulting from war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority;

VI-A4.6 any consequential losses of any kind, and/or any actual or alleged legal liability of **You**;

VI-A4.7 whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world;

VI-A4.8 any accident suffered by the **Insured** on account of his participation as the driver, codriver or passenger of a motor vehicle during motor racing or trial runs;

VI-A4.9 any accident caused either directly or indirectly by nuclear energy, radiation;

VI-A4.10 curative treatments or interventions that the **Insured** performs or has had performed on his body;

VI-A4.11 venereal or sexually transmitted disease;

VI-A4.12 HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations there of however caused;

VI-A4.13 pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing;

VI-A4.14 the **Insured**'s participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

VI-A4.15 If **We** assert that by reason of these Exclusions any claim is not covered by this **Policy**, the burden of proving that such claim is covered shall be upon **You**.

#### VI-A5 **Special Conditions Applicable same as VI-A**

It is a condition precedent to **Our** liability under this **Policy** that in the event of any **Accidental Bodily Injury** that may give rise to a claim:

VI-A5.1 **You** shall immediately and in any event within 14 days provide the **Company** with written notification of a claim, and

VI-A5.2 **You** shall immediately and without any delay, consult a **Physician** and follow such advice and treatment that the **Physician** might recommend, and

VI-A5.3 **You** shall take every other reasonable step and/or measure to minimise the consequences of the **Bodily Injury**, and

VI-A5.4 **You** shall immediately and in any event within 14 days provide **Us** with written notification of any other claim that may be made under any operative Coverage Part caused by the **Accidental Bodily Injury**, and

VI-A5.5 In the event of the **Insured**'s death, written notice accompanied by a copy of the post mortem report (if any) is given to **Us** within 14 days (regardless of whether any other notice might already have been given to **Us**), and

VI-A5.6 **You** shall expeditiously provide **Us** with or arrange for **Us** to be provided with any and all information and documentation in respect of the Claim and/or **Our** liability hereunder that may be requested, and submit himself for examination by **Our** medical advisors as often as may be considered necessary by **Us**.

#### **VI-A6 Hospital Confinement Allowance**

VI-A6.1 In the event of an admitted claim for **Accidental Bodily Injury** sustained by the **Insured** and requiring immediate hospitalisation, **We** will pay **You** a daily allowance of Rs.1,000/- for each complete calendar day that the **Insured** is medically required to be so hospitalised, up to a maximum 30 days from the date that such **Bodily Injury** was sustained.

VI-A6.2 **We** shall not be liable to make any payment for any stay by the **Insured** in any clinic, rest home, convalescent home for the aged or mentally disturbed, sanatorium, or similar institution.

#### **Section VII Protection against Your Liability**

##### **VII-A Your Legal Liability As a Tenant - Tenants Legal Liability**

VII-A1 **We** will provide cover up to amount specified in schedule if **You** are legally responsible as a tenant for:

VII-A2 loss of or damage to the home or Insured's landlord's fixtures and fittings by any of causes listed in Section-I;

VII-A3 accidentally broken fixed glass which forms part of the buildings (including glass in solar-panel units and fixed baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, toilet pans and cisterns) and their fixtures and fittings; or

VII-A4 accidental damage to cables or underground pipes. Providing services to or from the buildings, or septic tanks and drain inspection covers.

VII-A5 **We** will not cover loss or damage caused by:

VI-A5.1 wear, tear, settlement or shrinkage, vermin, insects, fungus, the weather, or anything which happens gradually; faulty materials, design or workmanship; building work which involves alterations, renovations, extensions or repairs; or subsidence or heave of the land the home is on (or landslip). **We** will also not cover loss or damage while the home is unfurnished.

##### **VII-B Domestic Workers Compensation**

VII-B1 **We** will indemnify **You** against:

VII-B1.1 **Your** legal liability to pay compensation under the Fatal Accidents Act 1855, the Workmen's Compensation Act 1923 or any amendment thereto or under common law in respect of personal injury by accident or disease sustained by domestic workers employed by **You**.

##### **VII-C Public Liability**



VII-C1 We will indemnify **You** against:

VII-C1.1 **Your** legal liability to pay **Damages** for civil claims of **Bodily Injury** or **Property Damage** arising out of **Your** use, ownership or occupation of the **Insured Premises** for solely domestic purposes and caused by the negligent act, error or omission of **You, Your Family** or **Your Household Staff**, save that no indemnity is available hereunder for any liability that may be incurred under the Public Liability Insurance Act 1991 or any other statute or law based on no fault or strict liability, or for any civil claim brought by the **You** or **Your Family**; and

VII-C1.2 as the keeper and owner of domestic pets.

### **VII-B2 Specific Exclusions Applicable Public Liability**

No indemnity is available hereunder and no payment will be made by **Us** for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

VII-B2.1 any voluntarily assumed liability unless such liability would have attached to **You** in the absence of such agreement;

VII-B2.2 any liability arising out of a deliberate, willful or intentional act, error, omission, or noncompliance with any statutory provision;

VII-B2.3 liability arising out of the ownership, possession or use by or on behalf of **You** or **Your Family** or **Household Staff** of any motor vehicle or trailer for which compulsory insurance is required, save that cover shall be provided for claims arising out of **Bodily Injury** or **Property Damage** caused by the loading or unloading of any motor vehicle or trailer beyond the limits of any carriageway or thoroughfare;

VII-B2.4 liability arising out of the ownership, possession or use by or on behalf of **You** or **Your Family** or **Household Staff** of any watercraft, hovercraft, air- or spacecraft;

VII-B2.5 any interest and/or penalty imposed on **You** on account of **Your** failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto;

VII-B2.6 the transmission of any communicable disease or virus; occupation or business, trade or employment.

VII-B2.7 occupation or business, trade or employment.

## **SECTION – VIII Enhanced Protection covers (Other Covers )**

### **VIII-A Baggage – All Risk**

VIII-A1 We will indemnify **You** and/or **Your Family** in respect of the accidental loss of, destruction of or damage caused to personal baggage accompanying **You** and/or **Your Family** or for which **You** are responsible whilst travelling anywhere in India beyond 25 km radius of the insured premises.

### **VIII-A2 Specific Exclusions Applicable**

**We** shall not be liable for and no indemnity is available hereunder in respect of:

VIII-A2.1 loss or damage due to cracking scratching or breakage of lens or glass whether part of china, marble, gramophone records or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an accident to a vessel, train, or other mechanised vehicle or aircraft by which such baggage is conveyed by **You** and/or **Your Family**;

1.2.1 loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected;

1.2.2 loss or damage caused by moth, mildew or vermin;

1.2.3 loss or damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included);

1.2.4 loss or damage caused by mechanical derangement or over winding of watches and clocks;

1.2.5 theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied;

1.2.6 loss or damage whilst being conveyed by any carrier under contract of affreightment;

1.2.7 loss of or damage to **Jewellery** or **Valuables**;

1.2.8 loss of or damage to article which did not form part of the **Contents** of the baggage when the journey commenced unless specifically declared and accepted by **Us**;

1.2.9 loss or destruction of or damage to baggage of a consumable nature;

1.2.10 loss of or damage to carried loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about;

1.2.11 loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature;

1.2.12 any tour or travel undertaken within the municipal limits of the village, town or city wherein **You** and/or **Your Family** member are permanently resides.

### **1.3 Basis of Loss Settlement**

1.3.1 Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost then, **We** will indemnify **You** up to the **Sum Assured** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event.

1.3.2 In the case of a total loss, **We** shall indemnify **You** in respect of the restoration or replacement costs up to the **Sum Assured**.

### VIII-B Plate Glass – All Risk

1.4 **We** will indemnify **You** in respect of any accidental loss of or damage caused to **Plate Glass** at the

**Insured Premises subject to limit of indemnity mentioned in schedule.**

1.5 In the event of an accepted claim under 3.1, **We** will also indemnify **You** in respect of the reasonable cost of erecting any temporary boarding necessitated by such loss or damage to **Plate Glass**, and repairing and reinstating Frames and Framework necessitated by such loss or damage to **Plate Glass**, but subject to a maximum payment of Rs.5,000/- for each and every claim.

**1.6 Specific Exclusions Applicable to Cover 3**

**We** shall not be liable for and no indemnity is available hereunder in respect of loss or damage:

1.6.1 occurring during the course of any alteration, removal or repair to the **Plate Glass**;

1.6.2 comprising the breakage of lettering unaccompanied by the breakage of or damage to **Plate Glass**;

1.6.3 comprising the disfiguration or scratching of or damage to **Plate Glass** other than a fracture extending through the entire thickness of the **Plate Glass**;

1.6.4 any **Plate Glass** other than **Plate Glass** of plain and ordinary glazing quality, unless specifically stated otherwise in the **Schedule**;

1.6.5 breakage of **Plate Glass** not completely and securely fixed;

1.6.6 any consequential damage or losses, whether of a financial or property nature or by reason of personal injury, and any legal liability of **Yours**;

1.6.7 loss of or damage that is insured under any other Cover herein;

1.6.8 any loss or damage that is the subject of insurance under **Ours** plate glass or other insurance policy.

**1.7 Basis of Loss Settlement**

1.7.1 **We** may, in its sole and absolute discretion, repair, replace or reinstate the **Plate Glass** to a condition equivalent to that which existed immediately prior to the insured event as an alternative to making payment to **You**.

1.7.2 If **We** opt to make payment to **You**, then the payment will be assessed by reference to the cost of replacing the **Plate Glass** with glass of plain and ordinary glazing quality, unless specifically stated otherwise in the **Schedule**. Where any **Plate Glass** is no longer in production, the payment will be assessed by reference to the latest available price that was being charged by reputable manufacturers for the same or similar Plate Glass.

1.7.3 If the value of the **Plate Glass** hereby insured shall at the time of any insured event be collectively of greater value than the **Sum Assured** thereon then **You** shall be considered **Your** own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Condition.

**VIII-C Pedal Cycle**

1.8 **We** will indemnify **You** against:

1.8.1 the repair or replacement costs in respect of the Pedal Cycle caused by any unforeseen and sudden physical loss (except a cause specifically excluded), provided that **Our** liability in respect of any one

Pedal Cycle in any one **Policy Period** will not individually or in the aggregate exceed the sub-limit of the **Sum Assured** set against such item in the **Schedule**, and

1.8.2 all sums that **You** may become legally liable to pay as litigation expenses (defence costs if incurred with **Our** prior written consent and, if ordered, claimant's costs) and compensation in respect of accidental damage to property in which **You** or **Your Family** or employee has no interest, or accidental death of or bodily injury to persons other than **You, Your Family** or employee arising out of an accident happening through or in connection with the Pedal Cycle, subject to a limit of Rs.30,000/- for any and all claims in any one **Policy Period**.

### 1.9 Specific Exclusions Applicable to Cover 6

**We** shall not be liable for and no indemnity is available hereunder in respect of:

1.9.1 any accident, loss damage or liability caused by or through or in connection with the use of any Pedal Cycle for hire or reward or outside India;

1.9.2 damage caused by over loading, strain or mechanical breakdown;

1.9.3 loss of or damage to accessories by theft unless the Pedal Cycle is stolen at the same time;

1.9.4 loss, damage or liability occurring whilst the Pedal Cycle is being used for competition, racing or pace making.

### 1.10 Cover 6 Basis of Loss Settlement

1.10.1 Where the Pedal Cycle can reasonably be repaired or reinstated at a cost less than the replacement cost then, **We** will indemnify **You** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event.

1.10.2 In the case of a total loss, **We** shall indemnify **You** in respect of the replacement costs up to the sub-limit of the **Sum Assured** set against such item in the **Schedule**.

1.10.3 **You** shall bear the first 1% or Rs.50/- (whichever is higher) of the **Sum Assured** in respect of each and every claim.

### 1.11 Cover 6 Special Condition

If left unattended, the Pedal Cycle must be properly locked and secured.

## VIII-D ATM Cash Withdrawal – All Risk

**We** will indemnify **you** up to the Limit of Indemnity specified in the Schedule for the loss In Transit of Money whilst carried by You after withdrawal from ATM machine, caused by Robbery, Theft or hold up during your journey from the ATM to your residence or office or bank or any other destination where you are traveling to.

## VIII-E Credit Card/ Debit Card ( Loss or Theft) – Fraudulent Use

1.12 **We** will indemnify **You** in respect of loss of credit card or debit card if they are used by someone without **Your** permission following a loss or theft.

1.13 Cover is provided for credit and debit cards held for domestic purposes up to the limit shown in the schedule.

1.14 Policy will not cover for:-

Loss caused by mistakes.

Loss not reported to police. Or

Loss of credit cards not reported to card company within 24 hours of discovering it.

#### **VIII-F Veterinary Cost – Road Accident**

We will reimburse you the necessary cost of Veterinary doctors due an unforeseen accident caused to your pet dog up to limit specified in the schedule.

#### **EXCLUSIONS APPLICABLE TO ALL SECTIONS**

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Loss or damage whether direct or indirect arising from War, Warlike operations, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil war, rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, confiscation, Arrests Restraints and Detainment by the order of any Government or any other authority.

In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured.

2. Loss or damage caused by depreciation or wear and tear.
3. Consequential loss of any kind or description.
4. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
5. **Terrorism Damage Exclusion Warranty: (Applicable to All Sections other than Section 1)**

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

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

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

## **Clause G. Conditions (Applicable to all sections)**

### **(I) Your Obligations**

#### **1. Make true and full disclosure in the proposal and related documents**

- a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.
- b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.

#### **2. Obligation to take care : You must:**

- a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.
- b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

#### **3. Inform change in circumstances: You must inform Us immediately if**

- a. You change Your address,
- b. You make any addition, alteration, extension to the structure of Your Home Building,
- c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
- d. You change the use of Your Home Building.

#### **4. Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.**

#### **5. Make true statements and full disclosure in the claim and related documents** You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.

### **(II) Renewal of Policy**

#### **1. End of Policy: This Policy will expire at the end of the Policy Period.**



2. **Renewal is not automatic**, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation on Your part.
3. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

### (III) Cancellation and Termination of Policy

#### 1. Cancellation by You at any Time

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the policy, We will refund premium as follows:

#### For Annual Policies Short Period Scale:

Time for which Policy in force	Refund of premium
For a period not exceeding 15 days	90 % of Annual premium
For a period not exceeding 1 month	85% of Annual premium
For a period not exceeding 2 months	70% of Annual premium
For a period not exceeding 3 months	60% of Annual premium
For a period not exceeding 4 months	50% of Annual premium
For a period not exceeding 5 months	40% of Annual premium
For a period not exceeding 6 months	30% of Annual premium
For a period not exceeding 7 months	25% of Annual premium
For a period not exceeding 8 months	20% of Annual premium
For a period not exceeding 9 months	15% of Annual premium
For a period exceeding 9 months	No refund

#### 2. Cancellation by Us:

- a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation on Your part.

#### 3. Automatic termination of the Policy

This Policy will automatically end in the following cases:

- a. **Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.

You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.

- b. **Exhaustion of Sum Insured:** If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.
- c. **Change of use of Your Home Building or Home Contents:** The Policy will end

- i. if You change the use of Your Home Building from personal residence to any other purpose, or
  - ii. if You use any item of Home Contents for use that is not personal.
- d. **Sale of Your Home Building or Home Contents:** This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.
- e. **Effect of death**

In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

#### **(IV) Claims Procedure**

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

##### **1. Immediate notice to Us**

- a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.
- b. You can give notice to any of Our offices or call-centres.
- c. You must state in this notice
  - i. the Policy Number,
  - ii. Your name,
  - iii. details of report to the police that You made,
  - iv. details of report to any Authority that You made,
  - v. details of the Insured Event,
  - vi. a brief statement of the loss,
  - vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
  - viii. details of loss or damage under any Optional Cover or Add-ons,
  - ix. submit photographs of loss or physical damage, wherever possible.

##### **2. Steps to prevent loss and damage**

- a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.
- b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,
  - i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
  - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
  - iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.

##### **3. Immediate notice to Authorities**

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local

authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.

- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

#### **4. Submit claim**

- a. Claim form:
  - i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
  - ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
- b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

#### **5. Establish loss**

- a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.
- b. When We request,
  - i. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
  - ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
  - iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.
- c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.

#### **6. Fraudulent claim**

If You, or anyone on Your behalf, make a false or fraudulent claim , or support a claim with any false or fraudulent statement or documents:

- i. We will not pay,
- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
- iii. We can also inform the police, and start legal proceedings against You.

#### **7. Other insurance**

- a. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

- b. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
- c. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
- d. We will ensure that Our actions do not impose any liability on You.

#### **8. Recovery action by Us**

- a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right. We can do this
  - i. without seeking Your consent,
  - ii. in Your name, and
  - iii. whether or not Your loss has been fully compensated.
- b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
- c. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

#### **9. Subrogation**

**You** and any claimant under this **Policy** shall at the expense of **Us** do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by **Us** for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which **We** shall be or would become entitled or subrogated upon **Us** paying for or making good any loss or damage under this **Policy** whether such acts and things shall be or become necessary or required before or after **Your** indemnification by **Us**.

#### **Clause H. Changes to Covers**

- a. You can choose to make changes to the covers of this Policy as may be permitted by Us, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.
- b. This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

#### **Clause I. Waiver of Underinsurance (Applicable only to Section I)**

Underinsurance does not apply to the **Section I** of the Policy. Thus, if Your Sum Insured calculated on the basis of the information that You provided, is less than the actual value at risk, the difference will not affect the amount We pay.

#### **Clause J. Other Details**

##### **1. Notices**

- a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
- b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.

## **2. Nomination for this Policy**

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website: <https://general.futuregenerali.in/>

## **3. Applicable law and jurisdiction**

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

## **4. Territorial Limits**

This policy covers insured events arising during the Policy Period within India (save in respect of cover 8). Our liability to make any payment shall be to make payment within India and Indian Rupees only.

## **5. Maintenance of Sum Assured**

You agree that the Sum Assured reflects and shall be maintained at a level representing the replacement value of any property insured under this Policy.

## **Clause K. Grievances**

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

### **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:

You can directly contact our **Grievance Redressal Officer** at our Head office.

**You can email to : [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in) or call at: 7900197777**

**You can write directly to our **Grievance Redressal Cell at our Head office:****

Grievance Redressal Cell, Future Generali India Insurance Company Ltd.

Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2, Off Eastern Express Highway Behind TCS, Thane West – 400607.

Please send your complaint in writing. You can use the complaint form, annexed with your policy.

Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster

### **2. Consumer Affairs Department of IRDAI**

a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number **155255 (or) 1800 4254 732** or sending an e-mail to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in). You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at [igms.irda.gov.in](http://igms.irda.gov.in).

b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India

(IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.

c. You can visit the portal <http://www.policyholder.gov.in> for more details.

### **3. Insurance Ombudsman**

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

### **Clause L. Information about Us**

#### **The Future Generali India Insurance Company Limited**

Address Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West),  
Mumbai – 400083

CIN: U66030MH2006PLC165287

Web: <https://general.futuregenerali.in>

E-mail : [fgcare@futuregenerali.in](mailto:fgcare@futuregenerali.in)

Customer Service: 1800-220-233 | 1860-500-3333 | 022-67837800



# GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,

At Future Generali, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.

We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

## What is a grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- ▶ Explanation: An inquiry/ query or request does not fall within the definition of the 'complaint' or 'grievance'.
- ▶ Complainant means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel.

**We are always here for your help. You may use any of the following channels to reach us-**

Helpline	Website	Email	Branch GRO	Complaint form
Call us on 1800 220 233/ 1860 500 3333/ 022-67837800	<a href="#">Click here</a> to know more	Write to us at <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a>	<a href="#">Click here</a> to know your nearest branch.	<a href="#">Click here</a> to raise a complaint

## By when will my grievance be resolved?

- ▶ You will receive grievance acknowledgement from us within 3 business days for your complaint.
- ▶ Final resolution will be shared with you within 2 weeks of receiving your complaint.
- ▶ Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

## How do I escalate my complaint if I don't receive a response on time?

- ▶ You may write to our Grievance Redressal Office at [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in)
- ▶ You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address-

**Future Generali India Insurance Company Ltd.**

Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2,  
Off Eastern Express Highway Behind TCS, Thane West – 400607

# GRIEVANCE REDRESSAL PROCEDURE

## What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)-

- ▶ Call toll-free number **155255**
- ▶ **Click here** to register complaint online

## Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel ([care.assure@futuregenerali.in](mailto:care.assure@futuregenerali.in)) as complaints for faster attention or speedy disposal of grievance, if any.

## Insurance Ombudsman:

If you are still dissatisfied with the resolution provided, you may opt to approach the Office of the Insurance Ombudsman, provided the same is under their purview.

**Click here** to know the guidelines for taking up a complaint with the Insurance Ombudsman.

In case you wish to send your complaint to insurance ombudsman.

**Click here** to access the list of insurance ombudsman offices.