

Home Connect

Prospectus & Sales Literature

Liberty General Insurance Ltd provides broad coverage that insures Your Home and Personal Possessions/Contents against loss or damage due to fire and allied perils including earthquake.

It also provides for additional covers to secure your entire Household property and liability, like-

- a) Building cover against Fire and Allied Perils including earthquake.
- b) Contents and Appliances against Fire and Allied Perils including earthquake, theft & burglary, and Machinery & Electrical Breakdowns.
- c) All risk cover for your Portable equipments like Mobile, Laptop etc
- d) Protection against third party liability, Tenants Legal Liability and Employees' Compensation.
- e) Miscellaneous lifestyle based coverage's for Pets, Golf Kit etc. against Fire and Allied Perils including earthquake, theft & burglary.

What does the policy cover?

The Policy provides risk cover against a wide range of perils which can threaten your building, your household possessions as well as protecting your financial losses. You have an opportunity to prepare your own home insurance policy depending upon your specific needs by opting the risk covers from the various selections given below.

COVERAGE SECTIONS

SECTION	COVERAGE
Section I	Home Protection
I(A)	Building
I(B)	Personal Possessions/Contents
I(C)	Terrorism Damage
I(D)	Optional Cover 1) Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover) 2) Personal Accident Cover
Section II	Additional Protection
II(A)	Burglary and Theft
II(B)	Safety and Security
Section III	Appliance Protection
III(A)	Audio and Audio-Visual Appliances
III(B)	Breakdown of Domestic Appliances
III(C)	Portable Equipment
Section IV	Jewellery Protection
Section V	Baggage Protection
Section VI	Legal Liability Protection

VI(A)	Third Party Legal Liability
VI(B)	Tenant's Legal Liability
VI(C)	Employees' Compensation
Section VII	Additional Living Expense Protection
Section VIII	Purchase Protection
Section IX	Pedal Cycle Protection
Section X	Important Documents Protection
Section XI	Golf Kit Protection
Section XII	Pet Protection
Section XIII	ATM Cash Withdrawal Protection
Section XIV	Plate Glass Protection

Note:

1. You have to opt for minimum of 4 covers under this package policy. However, Section I (A) or I (B) shall be compulsory. Cover provided will only be for the sections opted by the Insured and mentioned in the Policy Schedule.
2. Additional Protection (Section II), and/or Jewellery Protection (Section IV) cannot be opted unless Personal Possessions/Contents (Section I B) is insured.
3. Appliance Protection (section III) and/or Purchase Protection (Section VIII) shall be available along with Personal Possessions/Contents (Section I B) and Additional Protection (Section II) only,

DETAILED COVERAGE SECTIONS

Section I- Home Protection

Introduction

This

prospectus gives basic information about the **Home Connect** policy that You can purchase from Us, i.e. Liberty General Insurance Limited. The **Hone Connect** Policy provides insurance cover for Your Home Building, and/or Home Contents.

In this Prospectus, You will find information about the following insurance covers:

1. **Home Building Cover**, that covers any loss, damage or destruction of Your Home Building,
2. **Home Contents Cover**, that covers articles or things in Your home,
3. **Optional Covers:**
 - i. Cover for Valuable Contents on Agreed Value Basis
 - ii. Personal Accident Cover

This Prospectus

This

prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Home Connect Policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the Home connect Policy from Our branch or from Our website____. For any legal interpretation, policy document will hold.

Note: Insurer to mention details of website.

Important Dos and Don'ts

1.	While filling up the Proposal Form	<ul style="list-style-type: none"> • Read the instructions in the proposal form carefully before filling up the details. • Understand the basis for arriving at the Sum Insured for both Home Building and Home Contents before filling up the details. This is given below in this Prospectus under the heading 'Sum Insured'. It is also explained in the Proposal Form. • Fill up the proposal form completely and answer all the questions truthfully.
2.	Your Obligations during the Policy Period	<ul style="list-style-type: none"> • Take care to prevent theft, loss or damage to Your Home Building and Home Contents. • Inform Us of any change in circumstances such as change of address, details of additions or alterations to Home Building etc. • Do not allow unauthorized persons to occupy Your Home Building.
3.	Your Obligations when You have a Claim	<ul style="list-style-type: none"> • Give notice of loss to Us, as required. • Inform the respective authorities, as required.

		<ul style="list-style-type: none"> • Make true and full disclosures in Your claim form. • Give all documents supporting the claim. • Give full cooperation for inspection and investigation of claim.
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Summary of insurance covers

If Your Home Building or the articles or things in Your home are lost, damaged or destroyed because of the following unforeseen events that occur during the Policy Period, We provide cover as follows:

Name of Cover	Your loss	We pay	Nature of Cover
Home Building Cover	Building is damaged	Cost of repairs, Architect's, Surveyor's, Consulting Engineer's fees, Costs of removing debris, Loss of Rent and Rent for Alternative Accommodation.	Standard
	Building is completely destroyed (Total Loss)	Cost of Construction	Standard
Home Contents Cover	Any General Content is damaged	Cost of repairs	Standard

Name of Cover	Your loss	We pay	Nature of Cover
	Article or thing is lost or destroyed (Total Loss)	Cost of replacing that item with a same or similar item	Where Home Building is also covered, General Contents are automatically covered for 20% of the Sum Insured of the Home Building subject to a maximum of ₹ 10 Lakh. You can optout of the cover or increase the Sum Insured by declaring the details.
Personal Accident Cover	Unfortunate death of Your spouse or Yourself due to an insured peril that caused damage to Home Building and/or Contents	₹ 5,00,000/- per person	Optional
Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover)	Valuable content is physically damaged	Cost of repair	Optional
	Valuable content is a total loss	Agreed Value	

Which unexpected events are covered?

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.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover 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	-

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
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.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property
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.

Examples

- 1. Your home catches fire. All its doors are opened for fighting the fire. A person takes advantage of the situation and carries away Your TV Set. Since this theft follows a fire and happened on the day of the fire i.e., within 7 days of occurrence of the fire, We will pay for Your loss upto the limits of the applicable Sum Insured.**
- 2. During riots, a rioter breaks a window of Your home and takes away articles of value ₹ 15,000. It costs ₹ 20,000 to repair the window. Here the loss is due to theft, which arose during riots (and therefore occurred within 7 days of occurrence of the event), which is an insured event. It arose at a time when You were not in a position to protect Your home and articles. We will pay ₹ 15,000 for the loss of contents, and ₹ 20,000 for repairs of the window.**

Sum Insured

i) For Home Building:

The maximum amount We pay under this Policy is the Sum Insured which is based on the prevailing Cost of Construction of Your Home Building at the Policy Commencement

Date as declared by You and accepted by Us. It is shown in the Policy Schedule. If Policy Schedule shows any limit for any cover or item,

such limit is the maximum We will pay for that item or cover. Premium is calculated with reference to the amount of Sum Insured.

If You have purchased an annual policy, 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.

If You have purchased a policy of more than one-year duration, the Sum Insured will automatically increase each year by 10% for Home Building Cover without additional premium for a maximum of 100% of the Sum Insured at Policy Commencement Date. There will be no additional premium for this increase.

Example

On 1 January 2017, You have purchased Home connect policy for Your Home Building for three years. Sum Insured for the building of Your home is ₹ 5,00,000. The Sum Insured for the Building will be as follows:

<i>Period</i>	<i>Sum Insured for Building(₹)</i>
<i>1-1-2018 to 31-12-2018</i>	<i>5,50,000</i>
<i>1-1-2019 to 31-12-2019</i>	<i>6,00,000</i>

ii) For Home Contents:

The maximum amount We pay under this policy is the Sum Insured and it is shown in the policy schedule. 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.

The policy has inbuilt cover for General Contents of Your Home equal to 20% of the Sum Insured for Home Building subject to a maximum of ₹ 10 Lakhs (Rupees Ten lakh) if You have opted for both Home Building and Home Contents cover. You can choose a higher Sum Insured by declaring it in the Proposal Form and paying additional premium.

If You have purchased only Home Contents cover, You have to declare Sum Insured for General Contents.

The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of that item/s.

When We pay You the full Sum Insured for any cover or any item covered, the Policy ends to that extent. Except this, the insurance cover will be maintained up to the full Sum Insured throughout the Policy Period. You need to pay only the proportionate additional premium. This will ensure that Your Home Building and its contents remain insured throughout.

Example

- 1. If Your TV Set insured for ₹ 15000 is destroyed in fire or stolen within 7 days of the fire, and We pay Your claim of ₹ 15000, the new TV that You buy will not be covered under this Policy unless You add it again and pay additional premium. If Your TV set is repaired, and We pay You repair charges of ₹ 5,000, the cover for the same TV will continue for ₹ 10000. It will continue for ₹ 15,000 if You pay proportionate premium again.***
- 2. If Your home building insured for ₹ 20,00,000 is severely damaged and We pay You ₹ 20,00,000 under the Home Building Cover to cover its repair and reconstruction, You will not be covered under this Policy for the new building that You construct, unless You pay premium for the***

Who can purchase this Policy?

You can purchase the Home Building Cover if You own or are a tenant of the Home Building and You are liable for insurance. You can also purchase Home Contents cover for articles or things in Your home.

How long does this cover protect me?

The cover protects You during the period of the policy. You can buy the policy for one year or more than one year but the policy duration cannot exceed 10 years.

Section I (A)-The Home Building Cover

The Building: You can purchase this cover for Your home, i.e., Your building, flat, apartment, duplex apartment, bungalow or any dwelling place. Fittings and fixtures

are included. Additional structures like garages, domestic outhouses for residence, compound walls, fences, gates, retaining walls and internal roads, parking space, water tanks for residence, parking space, are also covered.

Who can purchase? You can purchase this cover if

1. You own the structure,
2. You are occupying Your home as purchaser under an agreement of sale,
3. You are an authorised occupier of Your home,
4. Your structure is occupied by a tenant, a licensee or Your employee, or
5. You are a tenant under an agreement in writing and are liable for insurance.

Residential use: You can purchase this insurance cover if Your Home Building is used for residence. If You carry on commercial activity by employing other persons, You must purchase another insurance cover meant for commercial premises.

Examples

- 1. You have let out Your house under a registered lease to Your tenant. You can purchase Home Building Cover as its owner. Your tenant can purchase the Home Contents Cover.**
- 2. You own a two-storey house. You and Your family reside in the building and run a grocery shop in two rooms of the ground floor and personally attend to the grocery business. You can purchase this policy.**
- 3. You own and reside in a three-storey house. You are a partner in a firm that runs an electronic shop on the ground floor. Five employees attend the shop. You can purchase this policy only for the two floors of the building where You reside. You can purchase other policies to cover the shop on the ground floor.**

Sum Insured

The Sum Insured for the Home Building Cover shall be equal to the Cost of Construction of Your Home Building including fittings and fixtures at the Policy Commencement date. The cost of construction is calculated as follows-

[Carpet area of Your home structure in sq.m. X rate of cost of construction at the commencement date declared by You and accepted by Us] + cost of construction for additional structures at the Policy Commencement date declared by You and accepted by Us.

The rate of cost of construction is the prevailing rate of cost of construction of Your Home Building at the Policy Commencement date as declared by You and accepted by Us.

Example

The area of Your Home Building is 100 sq m. You declare, and We accept, that rate of cost of construction of Your Home Building is ₹ 20,000 per sq.m. Your Home Building is insured for ₹ 20,00,000. Your Home Building is damaged by earthquake and is a total loss. Our surveyor assesses the reconstruction cost on the date of earthquake at ₹ 16,00,000 calculated at ₹ 16,000 per sq m for that town. Since We accepted the rate that You declared, We will pay ₹ 20,00,000.

If the actual carpet area is less than the carpet area You have declared, We will calculate the claim amount on the basis of the actual carpet area.

Example

The area of Your Home Building is 100 sq m. The rate of cost of construction for Your Home Building is ₹ 15,000 per sq m. By mistake, You have declared an area of 120 sq.m., and Your Home Building is insured for ₹ 18,00,000 instead of ₹ 15,00,000. Your Home Building gets totally damaged by earthquake. Since the actual area was not correctly declared, We will pay ₹ 15,00,000.

No Underinsurance

Underinsurance does not apply to the **Home connect Section-I** policy. This is a very special feature of this policy. Thus, if Your Sum Insured calculated on the basis of the

information that You have provided Us is less than the actual value at risk, the difference will not affect the amount We pay.

Example

The area of Your Home Building is 100 sq.m. The rate of cost of construction for that town is ₹ 15,000 per sq.m. By mistake, You have declared an area of 90 sq.m., and Your Home Building is insured for ₹ 13,50,000, instead of ₹ 15,00,000. There is a loss that requires repairs that cost You ₹ 5,00,000. We will pay You ₹ 5,00,000.

In-built Covers

The **Home connect** policy also pays for the following expenses:

- a. Upto 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
- b. Upto 2% of the claim amount for reasonable costs of removing debris from the site.

Further, the policy also pays for Loss of Rent and Rent for Alternative Accommodation while the Home Building is not fit for living because of physical loss arising out of an Insured Event.

Section I (B)- Personal Possessions/Contents

The Contents: You can purchase this cover for the articles or things of personal, non-commercial use which are located inside Your home. This policy covers **General**

Contents that are usual in any home i.e., furniture and fittings, television sets, telephones, electronic items, antennas, water storage equipment, air conditioners, kitchen equipment and other household items.

You can pay additional premium and purchase cover for **Valuable Contents**, like jewellery, silverware, paintings, works of art, valuable carpets, antique items, curios, paintings.

Some contents are not covered, like bullion or unset precious stones, manuscripts, vehicles, explosive substances

Location and use of contents: You can choose this cover for Contents that are located in Your home and are used for personal use.

Sum Insured

The Policy has an in-built cover for 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) if You have opted for both Home Building and Home Contents cover. You can choose a higher Sum Insured by declaring it in the Proposal Form, along with details and by paying additional premium.

If You have purchased only Home Contents cover, You have to declare Sum Insured for General Contents.

Example

The carpet area of Your Home Building is 100 sq.m. The rate of cost of construction for Your home building is Rs 20,000 per sq.m. You have opted for both Home Building and Home

Contents cover but have not specifically mentioned anything about Sum Insured for contents in Your proposal. Contents in Your home are worth ₹ 8,00,000. The contents of Your home are damaged in a fire and loss is ₹ 2,00,000. We will pay You ₹ 2,00,000 because contents of ₹ 4,00,000 (20% of building Sum Insured) is an in-built cover.

The Sum Insured You have chosen must be enough to cover the cost of replacement of the Contents when You purchase the policy.

Who can purchase? You can purchase this cover if

1. You are the owner of the articles or things,
2. You have purchased the articles or things under instalment or hire purchase system, or on lease, or
3. You are responsible for the articles or things as part of written contract of employment.

Thus, a tenant, lessee, licensee or employee can purchase the Home Contents Cover.

Examples

- 1. You occupy a flat provided to You by Your employer. You can purchase Home Contents Cover for Your articles or things in the flat.***
- 2. A company owns a building consisting of flats occupied by its employees. The employees can purchase Home Contents Cover. The company can purchase only Home Building Cover.***

Section I (C)-Terrorism Damage

Subject otherwise to the terms, exclusions, provisions and conditions contained in the section and in consideration of the payment by You to Us of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the “Terrorism Risk Exclusion” of this Policy to the contrary, this section is extended to cover physical loss or physical Damage occurring during the period of this Policy caused by an act of Terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of Terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any Organization(s) or Government(s), or unlawful and Terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any Government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, Damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling preventing or minimizing the consequences of an act of terrorism by the duly empowered Government or Military Authority.

Provided that if You are eligible for indemnity under any Government compensation plan or other similar scheme in respect of the Damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, “Military Authority” shall mean Armed Forces, Para Military Forces, Police or any other Authority constituted by the Government for maintaining Law and Order.

EXCLUSIONS

This cover shall not indemnify loss of or Damage to property caused by any or all of the following:

1. Loss by Seizure or Legal or Illegal occupation;
2. Loss or Damage caused by:
 - (i) Voluntary abandonment or vacation,
 - (ii) Confiscation, commandeering, nationalization, requisition, detention, embargo, quarantine, or any result of any order of Public or Government Authority, which deprives the Insured of the use or value of its property;
3. Loss or Damage arising from acts of contraband or illegal transportation or illegal trade;
4. Loss or Damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid , gaseous or thermal irritant, containment or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare off persons or the environment;
5. Loss or Damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. Loss or Damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind.
7. Any fine, levy, duty, interest or penalty or cost or compensation/Damages and /or other assessment which is incurred by the Insured or which is imposed by any Court, Government Agency, Public or Civil Authority or any other person;
8. Loss or Damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. Loss or Damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotions.
10. Loss or increased cost occasioned by any Public or Government or local or civil authority’s enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property Insured hereunder;

11. Any consequential loss or Damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. Loss or Damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. Loss or increased cost as a result of threat or hoax;
14. Loss or Damage caused by or arising out of Burglary, house-breaking, looting, 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 action taken in respect of an act of terrorism;
15. Loss or Damage caused by mysterious disappearance or unexplained loss;
16. Loss or Damage directly or indirectly caused by mold, mildew, Fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. Total or partial cessation of work or the retardation or interruptions or cessation of any process or operations or omissions of any kind.

LIMITS OF INDEMNITY

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or Rs.15,000,000,000/- whichever is lower. In respect of several insurance policies within the same compound/location with one or different insurer, the maximum aggregate loss payable per compound/location by anyone or all insurer shall be 15,000,000,000/-. If the actual aggregate loss suffered at one compound/location is more than 15,000,000,000 the amounts payable under individual policies shall be reduced in proportion to the sum Insured of the policies.

Excess 1% of the claim amount for each and every claim subject to min of Rs.10,000/- and max of Rs.500,000/-.

Section- I (D) Optional Covers-

You can purchase Optional covers under Your **Home connect** Policy. You must apply for these covers, and pay additional premium.

- i) Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover):**
Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc. can be covered under this optional cover. A value of these contents may be agreed between You and Us on the basis of valuation certificate submitted by You and accepted by Us. However, We will waive requirement of valuation certificate if the Sum Insured opted is up to ₹ 5 Lakh (Rupees Five Lakh) and individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).

If valuable contents are physically damaged by any insured event, We will pay the cost of repairing the item. If the valuable contents are a total loss We will pay Sum Insured for the item.

- ii) Personal Accident Cover:** If the insured peril causing damage to Your Home Building and/or Contents also results in the death of either You or Your spouse, We will pay compensation of ₹ 5 Lakh per person.

Exclusions, that is, what We do not pay

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly 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 on 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 later 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.

Premium

Premium is the amount You pay to Us for the insurance covers. Any insurance cover begins only after We have received the premium.

Section II- Additional Protection- This section provides for loss or damage due to Burglary & Theft. It also reimburses for loss/damage for locks and Keys following a loss along with cost of a rental car for daily routine.

II (A) BURGLARY and THEFT- EXCLUSIONS

This section of the Policy does not indemnify You,

- 1) If the loss or Damage occurs while Your Insured Home is unoccupied for more than 90 days unless informed to Us at the time of applying for insurance or prior to Home being unoccupied signified by an endorsement on the Policy.
- 2) If the loss or Damage is caused by Burglary and/or theft and where any member of Your family member/domestic staff is concerned as principal or accessory.
- 3) For any loss or Damage to Motor Vehicles, Pedal Cycles, Money, Jewellery and Valuables, work or art, paintings, curios, bonds, cheques, documents, credit and debit cards(unless previously specifically declared to and accepted by Us).
- 4) For Loss or Damage of an item perishable and/or consumable in nature.
- 5) For any loss or Damage caused by use of the key to the Insured Home or any duplicate thereof belonging to the Insured, unless such key has been obtained from You, by assault or violence or any threat thereof.

SPECIAL CONDITIONS

Articles in Pairs or Sets: Where any item insured hereunder consists of articles in pair or set, Our liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or Damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.

II(B) – SAFETY and SECURITY- EXCLUSIONS

This section of the Policy does not indemnify You, for the costs

- 1) associated with lost or stolen keys for a residence other than your Insured Home as specified in the Policy Schedule; and
- 2) to replace keys to vehicles that you do not own, or are for Business Purposes.

Section III- Appliance Protection – This section covers damages for-

- Damages & mechanical/ electrical breakdown to the Audio and Audio-Visual Appliances
- Breakdown cover for Domestic Appliances.
- Damages or theft from any car to portable equipment's anywhere in India upto 7 years of age.

EXCLUSIONS

This section of the Policy does not indemnify You, for

- 1) Wilful act or wilful negligence by You or Your family or any other representative;
- 2) Loss or Damage caused by any faults or defects existing at the time of commencement of the present insurance within Your knowledge, whether such defects were known to Us or not;
- 3) Loss or Damage caused to the external antenna or fittings by Burglary and/or Theft;
- 4) Loss or Damage caused by or in the process of cleaning, maintenance, repair, dismantling of the Appliances;
- 5) Loss of or Damage to the property covered under this Policy falling under the terms of the maintenance agreement by manufacturer /supplier;
- 6) The cost of repair associated with any malfunction for which the manufacturer or supplier of the domestic appliances is responsible;
- 7) Arising out of the misuse of or use other than in accordance with manufacturer's recommendation of, or use of any accessory which has not been approved by the manufacturer for the appliances;
- 8) To rented or hired equipment for which the owner is responsible or by Law or under Lease /or Maintenance agreement;
- 9) Loss or Damage/cost of repair associated due to direct consequence of wear and tear or of gradual deterioration due to atmospheric or climatic changes, moths, insects and vermin;
- 10) The cost of transport to and from Insured's home and a repair Centre;
- 11) The cost of repair associated with any appliances that has been modified in any manner or is used for Business or Business Purposes;
- 12) The cost of repair associated with the detention, seizure or confiscation by Public Authorities of Your domestic appliances;
- 13) The cost of repair associated with the application of incorrect or abnormal electricity supply to your appliances or the permanent or temporary interruption of electricity supply or defects in wiring or electrical connections;

- 14) Towards aesthetic defects, such as scratches on painted, polished or enamelled surfaces.
- 15) Any costs incurred in connection with the elimination of functional failures, unless such failures were caused by an indemnifiable loss of or Damage to the insured properties.
- 16) Any costs incurred in connection with the maintenance of the insured properties, such exclusion also applying to parts exchanged in the course of such maintenance operations.
- 17) Loss or Damage for which the manufacturer or supplier of the insured properties is responsible either by law or under contract.
- 18) Consequential loss or liability of any kind or description.
- 19) Loss or Damage caused by the mechanical derangement or over winding of watches and clocks
- 20) Loss of or Damage to bulbs, ribbons, fuses, seals, belts, wires, chains, rubber belts, exchangeable parts, engraved cylinders, objects made of glass, porcelain or ceramics, sieves of fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals).
- 21) Items of age more than 7 years old in respect of any loss, destruction or Damage due to Electrical and Mechanical breakdown.

SPECIAL CONDITION

Individual item detail required if individual Section Sum insured for sub section IIIA, III B and III C is less than Rs.1,00,000 each.

Section IV- Jewellery Protection- This section provides for an all risk cover against loss or damage to insured jewellery within Insured home or anywhere in India.

SPECIAL CONDITIONS

- a) Where any item insured hereunder, consists of articles in pair or set, Our liability in respect thereof shall not exceed the value of any article which may be lost or Damaged without reference to any special value which such article may have as part of such pair or set, not more than a proportionate part of the insured value of the pair or set
- b) You are required to declare the item-wise details of jewellery while opting for cover, if the section sum insured is more than Rs. 50,000.
- c) At the time of claim, affected items cumulatively in excess of Rs. 50,000 and single item in excess of Rs 10,000, We may ask for the proof of purchase.
- d) You shall provide a valuation certificate by Government Approved Valuer, in respect of each item value exceeding Rs 2,00,000 and such items shall be periodically examined by a competent jeweller and You shall ensure to have all fastenings and settings of stones attended to, as advised by the jeweller.

EXCLUSIONS

This section of the Policy does not indemnify You for,

- (a) Loss or Damage due to theft from a vehicle unless such theft occurred by violent and visible means from an enclosed vehicle that had its windows closed and locks (and other security devices, if any) property applied;
- (b) Unexplained or mysterious disappearance.
- (c) Damage whilst in the custody of any person other than You, Your Family or Bank (where You have kept Jewellery in locker)

- (d) Loss or Damage whilst the item is being conveyed by any carrier under a contract of affreightment.
- (e) Damage attributable to any process of cleaning, washing, repairing or restoring
- (f) Any loss or Damage arising through delay, detention or confiscation by a Public Authority.
- (g) More than the sole value of an item comprising part of a pair or set without reference to any special value which such item may have had as a part of such pair or set, and not more than a proportionate part of the value of the pair or set.
- (h) Aesthetic defects such as scratches on painted, polished or enameled surfaces.

Section V- Baggage Protection- This section provides for loss or damage to insured's baggage during a personal trip.

EXCLUSIONS

This section of the Policy does not indemnify You,

- a) For loss, Damage or destruction:
 - (i) due to cracking, scratching or breakage of lens or glass whether part of any Equipment or otherwise to any item of a fragile or brittle nature (whether part of the item lost, Damaged or destroyed or otherwise) unless the loss, Damage or destruction is caused by an accident involving the mode of transport of such item;
 - (ii) to any item of a tobacco, alcoholic and perishable nature.
 - (iii) to any item being conveyed by any carrier under a contract of affreightment.
 - (iv) to any loose item (including clothing) being worn or carried about during the trip.
 - (v) of any electrical item caused by misuse, use other than in accordance with the manufacturer's recommendation, defect, excessive pressure, short circuiting, arcing or by the effects of electricity from whatever cause(including lightning);
 - (vi) of any money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, share certificates, stamps, business books or documents, Jewellery, watches, furs, precious metals, precious stones, gold or silver ornaments, travel tickets, cheques bank drafts and Portable Equipments as defined in the Policy;
 - (vii) to personal baggage that is not within the care, custody or control of Insured and Insured's family.
 - (viii) to personal baggage caused by rat, Fungus, insects or vermin
 - (ix) caused by or arising from the leakage, spilling or explosion of liquids, oils or similar materials, or articles of a dangerous or damaging nature.
- (b) For the loss of personal baggage from a Vehicle unless such loss occurred by violent and visible means
- (c) For more than the sole value of an item comprising part of a pair or set, without reference to any special value which such item may have had as a part of such pair or set and not more than a proportionate part of the value of the pair or set.

Section VI- Liability Protection- This section safe guards insured against Third Party Liability, Tenants Legal Liability and Employees' Compensation.

VI (A) THIRD PARTY LIABILITY

We shall indemnify You against the legal liability (other than under the Public Liability Insurance Act, 1991 or any other statute based on the doctrine of “No Fault Liability”) to pay compensation including claimant’s costs, fees and expenses, in accordance with Indian Law.

1. INDEMNITY

The Indemnity applies to claims arising only out of following named accidents,

- a) Loss or Damage to third party due to accidental fall of objects from the Insured Home
- b) Loss or Damage to third party due to Accident in Insured Home such as but not limited to electric shock, gas cylinder burst, pet bite, slip and fall occurring in the Insured Home during the Period of Insurance first made in writing against the Insured during the Policy Period and the Insured is indemnified for Injury and / or Damage but only against claims arising out of or in connection with Your Home in the Schedule and not against claims arising out of or in connection with:

- (a) Pollution howsoever caused unless specifically covered
- (b) Any Product.

The indemnity under this Policy is only to the Insured named under the Policy.

2. NOTIFICATION EXTENSION CLAUSE

You should notify Us during the Policy Period as per Condition 1 of this Section any specific event or circumstance which We accepts may give rise to a claim or claims which form the subject of indemnity by this Policy, then the acceptance of such notification means that We will deal with such claim or claims as if they had first been made against You during the Policy Period. The extension under this clause will be subject to the maximum time limit laid down under the Indian Limitation Act in force from time to time.

3. DEFENCE COSTS

We will pay all costs, fees and expenses incurred with their prior consent in the investigation, defense or settlement of any claim made against You and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against You, provided such claim or claims are the subject of indemnity by the Policy. Such costs, fees and expenses are called ‘Defence Costs’.

4. INDEMNITY LIMITS

Our total liability to pay compensation, Claimant’s costs, fees and expenses and defence costs shall not exceed the Indemnity limit stated in the Policy schedule. Indemnity limit applies to any one claim or series of claims arising from one originating cause. Indemnity limit shall represent the total amount of company’s liability during the Policy Period.

5. CLAIMS SERIES CLAUSE

For the purpose of this Policy where a series of and/or several bodily injuries and/or property Damages are attributable directly or indirectly to the same cause all such bodily injuries and/or property Damages shall be added together and all such bodily injuries

and/or property Damages shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There shall, however, be no coverage for claims made arising from one specific cause, which are made later than 3 years after the first claim of the series.

6. EXCESS

You shall bear as excess the amount or percentage of the Limit of Indemnity per any one accident so stipulated in the Schedule attached to the Policy. This excess shall be applicable to both (a) death/ bodily injury and (b) property Damage, inclusive of defence costs arising out of any one accident. Our liability shall attach for the claim in excess of such amount.

EXCLUSIONS

This section of the Policy does not indemnify You, in case of liabilities

1. assumed by You by agreement and which would not have attached in the absence of such agreement.
2. arising out of Act of God such as and not limited to earthquake, Tsunami, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.
3. arising out of Riot, Strike and Malicious Damage.
4. arising out of deliberate, willful or intentional non-compliance of any statutory provision.
5. arising out of loss of pure financial nature such as loss of goodwill, loss of market, etc.
6. arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc. and mental injury, anguish, or shock resulting there from;
7. arising out of fines, penalties, punitive or exemplary Damages or any other Damages resulting from the multiplication of compensatory Damages.
8. directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, terrorism or military or usurped power.
9. directly or indirectly caused by or contributed to by
 - a. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
10. This Policy does not cover liability for claims arising out of; the ownership possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation
11. transportation of materials and / or hazardous / dangerous substances outside Insured's premises.
12. the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft.
13. Damage to property owned leased or hired or under hire-purchase or on loan to the Insured or otherwise in the Insured's care custody or control.
14. Injury and/ or Damage occurring prior to the Retroactive Date in the Schedule, Provided always that in the event of any Injury or Damage arising from continuous or continual

inhalation, ingestion or application of any substance following the covered accident and where the Insured and Company cannot agree when the Injury or Damage occurred, then

- (a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such Injury;
 - (b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.
15. The deliberate, conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.
 16. Injury to any person under the contract of employment or apprenticeship with the Insured their contractor(s) and/or Sub-Contractor(s) when such Injury arises out of the execution of such contract.
 17. Liability more specifically Insured elsewhere.
 18. Arising out of Accidents occurring outside Insured Home.

CONDITIONS

1. You shall give written notice to Us as soon as reasonably practicable of any claim made against You (or any specific event or circumstance that may give rise to a claim being made against You) and which forms the subject of indemnity under this Policy and shall give all such additional information We may require. Every claim, writ, summons or process and all documents relating to such event shall be forwarded to Us immediately they are received You.
2. No admission, offer, promise or payment shall be made or given by or on Your behalf without the Our written consent.
3. We will have the right, but in no case the obligation, to take over and conduct in Your name the defense of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defense of any claim may relinquish the same. All amounts expended by Us in the defense settlement or payment of any claim will reduce the limits of indemnity specified in the Schedule of the Policy.
In the event, We at Our sole discretion, choose to exercise Our right pursuant to this condition, no action taken by Us in the exercise of such right will serve to modify or expand in any manner, Our liability or obligations under this Policy beyond what Our liability or obligations would have been had it not exercised its rights under this condition.
4. You shall give all such information and assistance as may reasonably require by Us.
5. If at the time of happening of any event resulting into a liability under this Policy, there be any other public liability insurance or insurances effected by You or by any other person covering the same liability, then We shall not be liable to pay or contribute more than its rateable proportion of such liability. This Policy does not cover liability which at the time of happening of any event resulting into such liability, be Insured by or would, but for the existence of this Policy, be Insured by, any other Policy (but not a Public Liability Policy) or Policies, except in respect of any excess beyond the amount which could have been payable under such Policy / Policies, had this Insurance not been effected.
6. The event of liability arising under the Policy or the payment of claim under the Policy, the Limit of Indemnity per any one-year under the Policy shall get reduced by the extent of

quantum of liability to be paid or actual payment of such claim. Under no circumstances, it shall be permissible to reinstate the limit of indemnity to the original level, even on payment of extra premium.

7. It is also hereby further expressly agreed and declared that if We shall disclaim liability to You for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. We shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by You or by any person on Your behalf and/or if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on Your behalf.
9. Any dispute concerning the interpretation of the terms, conditions limitations and/ or exclusions contained herein is understood and agreed to by both You and Us to be subject to Indian law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within India and to comply with all requirements necessary to give such court the jurisdiction. All matters arising hereunder shall be determined in accordance with the laws of India.

VI (B) TENANT'S LEGAL LIABILITY

(Applicable only if You are a tenant in the Insured Home)

Legal liability incurred by You as a Tenant of the premises for loss of or Damage to the rented Insured Home as specified in the Policy schedule by any of causes listed in Section VI (A) above. This section covers legal liability only to the extent that You would be held legally liable in the absence of any specific tenancy agreement.

EXCLUSIONS

- a) We shall not be liable to pay compensation for Your any contractual liability.
- b) This section will also not cover loss or Damage caused by wear & tear, settlement or shrinkage, vermin, insects, Fungus, weather, or anything which happens gradually; faulty materials, design or workmanship, building work which involves alternations, renovations, extensions or repairs, or subsidence or heave of the land.

VI (C) EMPLOYEES' COMPENSATION

We, subject to the terms exclusions and conditions contained herein or endorsed hereon, that if at any time during the Period of Insurance Your Employee or Employees shall sustain Injury by accident arising out of and in the course of his employment in Your Insured Home, for which You are liable to pay compensation under any Law(s) specified in the Schedule, then We shall indemnify You, upto the Limit of Indemnity against all sums for which You shall be so liable, including costs and expenses for defending any such claim incurred with the Our consent.

Provided always that in the event of any change in the Law(s) or the substitution of other legislation therefor, this Policy shall remain in force but Our liability shall be limited to such sum as We would have been liable to pay if the Law(s) had remained unaltered.

CONDITIONS

1. **Safeguards:** You shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations, and other safety regulations as applicable to the Insured Home.
2. **Declaration of Employees and Wages:** It is clearly agreed and Understood that You shall be bound at all times to declare all Employees and Wages payable in respect of such Employees on the basis of which the Premium for this Policy is calculated.
In case of increase in Employees or Wages subsequent to insurance, You shall keep Us intimated and obtain endorsement by payment of necessary additional premium.
3. You are required to provide **Police Verification** of the Employee.

EXCLUSIONS

This section of the Policy does not indemnify You,

- a) For Injury caused to Employee by accident directly or indirectly caused by or arising from or in consequence of or attributable to 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 exclusion, an act of terrorism means an act or series of acts, 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
- b) Accident occurring at any other place than the Insured Home specified in the Policy.
- c) For Occupational Diseases contracted by an Employee
- d) For interest and/or penalty imposed on the Insured under any law or otherwise.
- e) Medical expenses not exceeding Rs.5,000 in connection with treatment of any Injury sustained by an Employee, as a consequence of accident in the Insured Home.
- f) For persons employed in the Business under Your Contractor or Sub-Contractor.
- g) For Injury sustained by Employee whilst in Your employment otherwise than the work related to Your Household work.
- h) Assumed by agreement which would not have attached in the absence of such agreement
- i) For any sum which the Insured would have been entitled to recover from any party but for an agreement between You and such party.
- j) For any accident occurring whilst the Employee is under the influence of intoxicating liquor or drugs.

- k) For any incapacity or death of an Employee resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental Injury.

Section VII- Additional Living Expense Protection - This section provides for additional rent to take up an alternate accommodation in case of loss of damage to insured home. This cover is available as per monthly additional rent limit required.

We shall reimburse You towards additional expenses of rent for an alternative accommodation covered on the following basis:

- 1) The period of indemnity is limited to the period during which the original premises remain untenable as a result of occurrence of perils Insured subject to maximum indemnity period of twelve (12) months.
- 2) Certificate from the Local Municipal Authority or an Architect to the effect that premises in question are untenable will be accepted as adequate proof of the fact that the premises, in fact have become untenable.
- 3) The area for alternative accommodation may be equivalent to the area presently occupied. However, no restriction will apply in respect of locality for the alternative accommodation, so long as the alternative accommodation is taken in the same city of Town.
- 4) Cover may be permitted to the Tenant or Owner-Occupant. Further, in respect of the owner-occupant, the alternative accommodation may be limited to the area presently under Insured Home.
- 5) If You are Owner-Occupant, You will not be paying any rent based on the area occupied by You (in comparison with the actual rent being paid by the tenant in the same building or similar buildings in the same locality) the standard rent based on the rateable values fixed by Municipal/Revenue Authorities for tax purposes may be treated as the original rent for purpose of this insurance.
- 6) It will be compulsory for:
 - a) The Owner-Occupant to insure both Building and Personal Possessions (contents).
 - b) The Tenant to insure the contents of the premises for which he is seeking this insurance

SPECIAL CONDITIONS

- a) This insurance shall apply subject to the condition that the Insured Home occupied by You, whether as owner or tenant, forms part of a building not being Kutcha Construction.
- b) If the area of alternative accommodation taken by You is more than the area of the Insured Home occupied by You, the additional rent borne by You for the purpose of this insurance shall be deemed to be that proportion of the additional rent actually borne by You as the area of the Insured Home which was in Your occupation
- c) You shall be at liberty to take alternative accommodation in any locality so long as it is within the Municipal limit of the city or town in which the Insured Home is situated.

Section VIII- Purchase Protection- This section provides reimbursement for items lost/damaged purchased during the policy year.

EXCLUSIONS

This section of the Policy does not indemnify You, for

- a) Items which have been carried during a trip/journey.
- b) Items those were lost or stolen from a vehicle.
- c) Any motor vehicle including automobiles, boats and airplanes and any equipment and/or parts necessary for their operation and/or maintenance;
- d) Permanent household and/or business fixtures
- e) Travellers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
- f) Art, antiques, firearms, and collectable items;
- g) furs, Jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- h) Items insured have rented or leased;
- i) Used, rebuilt, refurbished, or remanufactured items at the time of purchase;
- j) Shipping and handling expenses or installation, assembly related costs;
- k) Items purchased for resale, professional, or commercial use;
- l) Losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
- m) Losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
- n) Items Damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
- o) Items that insured Damaged through alteration (including cutting, sawing, and shaping);
- p) Items left unattended in a place to which the general public has access;
- q) Losses due to or related to nuclear, biological or chemical event.
- r) Items lost, Damaged or stolen from a place other than the residence mentioned in the Policy schedule.
- s) Item/s which is not being returned to the seller due to any reason.

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

Section IX- Pedal Cycle Protection- This section reimburses for any loss/damage to insured pedal cycle.

EXCLUSIONS

This section of the Policy does not indemnify You, for

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

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

SPECIAL CONDITIONS

- The pedal cycle should be properly locked when left unattended.

Section X- Important Documents Protection- This section provides reimbursement for expenses incurred for replacement/reissuance of duplicate/fresh issuance of important listed documents.

“Documents” for the purpose of insurance under this section include only property House Title Deeds, plans & related documents, Passport, Driving License, PAN Card, Bank Passbooks, Aadhar (UID) Card, Ration Card and Voters’ ID card, Educational Records & certificates.

EXCLUSIONS

This section of the Policy does not indemnify You, for

- a) Loss of the Documents mentioned above due to theft unless it has been reported to the police within 24 hours of the Insured / Insured Person becoming aware of the theft and a written police report being obtained in that regard.
- b) Loss of the Documents due to delay or confiscation or detention by the customs, police or public authorities.
- c) Loss of the Documents mentioned above due to it being left unattended or forgotten by the Insured / Insured Person in a public place or public transport, hotel or apartment.
- d) Loss or theft of the Documents mentioned above from a private place or from a private vehicle, unless it was located in a locked hotel room, apartment or locked vehicle, and forcible and violent entry was used to gain access to it.

All exclusions and conditions applicable to Section I – Coverage for Your Home” or “Section II Additional Protection” is deemed to be incorporated hereunder.

Section XI- Golf Kit Protection- This section reimburses for loss or damage to your golf kit.

EXCLUSIONS

This section of the Policy does not indemnify You, for

- a) Loss of the Golf Kit due to theft unless it has been reported to the police within 24 hours of the Insured / Insured Person becoming aware of the theft and a written police report being obtained in that regard.
- b) Loss of the Golf Kit due to it being left unattended or forgotten by the Insured outside his/her Insured Home.
- c) Loss or theft of the Golf Kit where there was no forcible and violent entry.
- d) Aesthetic defects such as scratches on painted, polished or enamelled surfaces.
- e) Loss or Damage caused by or resulting from wear or tear or deterioration.

All exclusions and conditions applicable to Section I – Coverage for Your Home” or “Section II Additional Protection” is deemed to be incorporated hereunder.

Section XII- Pet Protection- This section compensation for the accidental death or theft of Your legally owned Pet/s.

EXCLUSIONS

This section of the Policy does not indemnify You, for

- 1) Intentional killing whether by or under the order of any government or public authority or any person or body having jurisdiction in the matter except where a pet suffers an accident and the resultant injury and suffering is incurable and so excessive that immediate destruction is imperative for humane reasons provided a qualified veterinary surgeon appointed by Us shall first have certified so.
- 2) Death directly or indirectly caused by, happening through or in consequence of:
 - a) any surgical operation unless conducted by a qualified veterinary surgeon and certified by him to have been necessitated solely by accident and to have been carried out in an attempt to preserve the pet’s life.
 - b) malicious or willful injury whether or not caused by the You or Your family.
 - c) confiscation or requisition by or under the order of any government or public authority or any person or body having or claiming jurisdiction in the matter.

SPECIAL CONDITIONS

If a pet is operated upon for castration or spaying, cover under this Section shall cease immediately prior to the day of operation. No liability will attach unless

- a) at the commencement of the insurance You are the sole owner of each pet. (Cover under this Section shall cease the moment You sell it or parts with it permanently, and cover is automatically suspended for any duration when You have parted with it temporarily.)
- b) the pet remains within India.
- c) You, at all times, provide proper care and attention for each pet.
- d) in the event of an accident, You immediately, at Your own expense, consults a qualified veterinary surgeon and shall, if required by Us, allow removal for treatment.
- e) in the event of death of a pet, You immediately, at Your own expense, arranges for a post-mortem and autopsy examination by a qualified veterinary surgeon.
- f) in the event of loss of a pet due to theft, You should lodge a complaint with the Police within 24 hours and take all necessary measures to try to locate the pet, including placing an advertisement in a major daily newspaper.
- g) Our liability shall be conditional upon Your warranty that at the commencement of this Policy, each Pet insured is of sound health and free from any illness, disease, lameness, injury or physical disability.
- h) In any claim or in any action suit or proceeding to enforce a claim for death of a pet under this Section, the Insured has to prove that the death does not fall under any of the exclusions above and has to submit the Death certificate.

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

Section XIII- ATM Cash Withdrawal Protection- This section indemnifies towards loss of money withdrawn from ATM.

EXCLUSIONS

This section of the Policy does not indemnify You, for

1. Theft of Money from an unattended vehicle
2. Damages and/ or liabilities that happened before or after the covered period

Section XIV- Plate Glass Protection- This section indemnifies towards loss or damage to plate glass.

CONDITIONS

1. ASSESSMENT OF PAYMENT

We may, in Our 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.

If We opts to make payment to You, then:

- a) 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.
- b) 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.
- c) Our liability to make payment shall be up to the Insured Value as specified in the Schedule for each item of Plate Glass.
- d) All Plate Glass in respect of which a Claim is accepted under this Policy shall become the property of the Company and the Insured shall, at its own expense, take all steps to preserve it and remove from it any uninsured items.

EXCLUSIONS

The Company shall not be liable in respect of:

1. Any loss or Damage caused wilfully or knowingly by the Insured, or any loss or Damage in which the Insured or any person acting on his behalf is involved or implicated.
2. Damage arising from the Plate Glass being worked upon in any manner or during its removal or replacement or arising out of or in course of alterations to the Premises.
3. Frames or framework of any description or the cost of removal of any fittings, fixtures or other obstructions.
4. Scratched, cracked or imperfect Plate Glass.

5. Disfiguration or scratching or Damage to glass other than fracture extending through the entire thickness of glass;
6. Breakage of glass not completely and securely fixed;
7. Damage as a result of faulty workmanship and/or defective design of frames or framework or fittings or fixtures of any description.
8. Costs of recreating any glazing and/or lettering and /or ornamentation and /or any surface treatment or surfacing on the Damaged Plate Glass unless such is specifically declared for insurance hereon.

You may choose from any of the following **PRE UNDERWRITTEN** plans for **Personal Possessions/ Contents** -

Home Connect - Pre-underwritten plans			
Coverages	Perils Covered	Secure	Secure Plus
Personal Possessions *		Rs. 1,00,000 - 5,00,000	Rs 1,00,000 - 10,00,000
Home Protection*	Fire & Allied Perils including Earthquake	Rs 1,00,000 - 5,00,000	Rs 1,00,000 - 10,00,000
Limit per Item		10% of Content SI	10% of Content SI
Valuable Content	Fire & Allied Perils including Earthquake	20% of Content SI	20% of Content SI
Limit Per Item		25% of Valuable content SI (5% of the Content SI)	25% of Valuable content SI (5% of the Content SI)
Personal Accident cover	Fire & Allied Perils including Earthquake	Rs-5,00,000	Rs-5,00,000
Burglary and Theft	Burglary and housebreaking	Equal to Content SI	Equal to Content SI
Limit per Item		10% of Content SI	10% of Content SI
Appliance Protection		40% of Content SI	40% of Content SI
Audio and Audio-Visual Appliances	Accidental External means, Mechanical and electrical breakdowns	40% of Appliance SI	40% of Appliance SI
Breakdown of Domestic Appliances	Mechanical and electrical breakdowns	20% of Appliance SI	20% of Appliance SI
Portable Equipment	Any fortuitous event	40% of Appliance SI	40% of Appliance SI
Limit per Item		20% of Appliance SI (8% of Content SI)	20% of Appliance SI (8% of Content SI)
Jewellery Protection (within Insured home)	Fire & Allied Perils including Earthquake, Burglary, theft and Housebreaking, snatching of jewellery whilst worn on person	20% of the Content SI	20% of Content SI
Limit per Item		25% of Jewellery SI (5% of Content SI)	25% of Jewellery SI (5% of Content SI)
Baggage Protection	Accidental loss and Theft	NA	Rs 10,000/-
Limit per Item		Rs 2,000/-	Rs 2,000/-
Third Party Legal Liability	Accidental loss due to fall of object on person and accident in Insured Home	NA	Rs 50,000/-
Additional Living Expense Protection	Fire & Allied Perils	NA	Rs 5,000 to Rs 10,000 per month (for 3 month)

*Sum Insured is available in multiples of 25000/-.

Or 'MAKE YOUR OWN PLAN'

Coverages	Perils Covered	Sum Insured
Home Protection		
Building *	Fire & Allied Perils including Earthquake	Rs 1,00,000 to Rs 50,00,000
Personal Possessions /Contents	Fire & Allied Perils including Earthquake	Rs 1,00,000 to 10,00,000
Limit Per Item		10% of the Content SI
Valuable Contents*	Fire & Allied Perils including Earthquake	20% of Content SI
Limit per Item		25% of the Valuable content SI (5% of the Content SI)
Personal Accident cover	Fire & Allied Perils including Earthquake	Rs-5,00,000
Terrorism Damage	Terrorism	NA
Additional Protection		
Burglary and Theft	Burglary and housebreaking	Equal to Content SI
Limit per Item		10% of the Content SI
Safety & Security	Theft and Accidental Damage	Actuals upto Rs 5,000
Appliance Protection		
Audio and Audio-Visual Appliances	Accidental External means, Mechanical and Electrical breakdowns	40% of Appliance SI
Breakdown of Domestic Appliances	Mechanical and Electrical breakdowns	20% of Appliance SI
Portable Equipment	Any fortuitous event	40% of Appliance SI
Limit per Item		20% of the Appliance SI (8% of the Content SI)
Jewellery Protection	Fire & Allied Perils including Earthquake, Burglary, theft and Housebreaking, snatching of jewellery whilst worn on person	20% of Content SI
Limit per Item		25% of Jewellery SI (5% of the Content SI)
Baggage Protection	Accidental loss and Theft	Rs 10,000/-
Limit per Item		Rs 2,000/-
Legal Liability Protection		

Third Party Legal Liability	Legal Liability towards third party damages	Rs 50,000 to Rs 1,00,000/-
Tenant's Legal Liability	Legal Liability towards rented home	Rs 1,00,000/-
Employees' Compensation	Legal Liability towards working staff and servants at insured home	As per Award
Additional Living Expense Protection	Fire & Allied Perils	Rs 5,000 to Rs 10,000 per month (for 3 month)
Purchase Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000/- to 25,000
Pedal Cycle Protection	fire, lightning, external explosion, riot, strike, malicious act, attempted or actual Burglary or Theft, and Accidental external means	Rs 5,000/- to 50,000
Important Documents Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000/-
Golf Kit Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000 to Rs 50,000/-
Pet Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000 for upto 2 pets
ATM Withdrawal	NA	Upto Rs 10,000
Plate Glass	Fire & Allied Perils, burglary and housebreaking	Based on Market Value

*Sum Insured is available in multiples of 25000/-.

Sum Insured limits over and above as specified above, are available on request. Please coordinate with your Relationship Manager for more details.

Discounts

1. Long Term policy Discount

Policy Tenure (in year)	Applicable Discount
2	7.5%
3	20%
4	25%
5	30%

2. Section Discount

There is a section discount available, if the insured choose to insure more than 5 sections wherein Section I or Section II are mandatory covers.

Number of sections insured	Discount %
>=6	10%
>=8	15%
>=10	20%

Making Claim-You must make a claim for the amount of cover. We will verify the claim and accept it if it is according to the terms and conditions of this Policy.

When You suffer loss or damage to Your Home Building or articles or things in it, You must

- give notice to Us immediately, 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.
- report to police, fire authorities and appropriate legal Authorities,
- take all reasonable steps to prevent further damage to Home Building and Home Contents
- preserve and collect evidence, take and preserve photographs,
- assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents,
- submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage
- prove that the Insured Event has happened, and prove the extent of Your loss.

This is important because We must investigate whether the loss or damage is covered by the terms and conditions of the policy.

Cancellation/Refunds

Changes during Policy Period.

You can choose to make changes to the covers of this Policy as may be permitted by Us. 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

You can cancel the Policy.

2. Cancellation 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:

No refund shall be allowed if there has been a claim under the policy. No refund shall be allowed if there has been a claim under the annual policy. For long term policy (more than 1 year) refund shall be worked out as per long term refund clause mentioned below in point 'b'

At the request of the insured refund may be allowed subject to the following conditions:

Refund for Annual Policy

For a period not exceeding	15 days	90% of the Annual rate
-do-	1 month	85% of the Annual rate
-do-	2 months	70% of the Annual rate
-do-	3 months	60% of the Annual rate
-do-	4 months	50% of the Annual rate
-do-	5 months	40% of the Annual rate
-do-	6 months	30% of the Annual rate
-do-	7 months	25% of the Annual rate
-do-	8 months	20% of the Annual rate
-do-	9 months	15% of the Annual rate
For a period exceeding	9 months	No Refund

Refund on cancellation of Long term Policy (More than 1 Year)

If the policy is cancelled within 1 years of inception, the premium to be retained shall be worked out as per normal rates applicable - that is without allowing any long term discount

If the policy is cancelled after 1 years of inception, the long term discount slab shall be reworked for the number of years the policy was actually in force. For this purpose fraction of a year shall be rounded to the next higher year. For example if the policy has run for 3 years and 3 months, premium shall be retained for 4 years.

3. We can cancel the policy.

- 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-cooperation of the insured.
- b. In case of total loss of Your Home Building in a long term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any.

Grievance

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

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

About Our Company

Liberty General Insurance Ltd. is a joint venture between Liberty Citystate holdings PTE Ltd, a group company of Liberty Mutual Insurance Group, a leading multinational property and casualty group, Enam, a privately owned and managed firm that makes long-term investments in listed companies, as well as backs entrepreneurs building valuable private companies and Diamond Dealtrade Limited belongs to reputed D.P Jindal Group Companies of India, an industrial conglomerate.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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

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

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