

HOUSEHOLDERS INSURANCE POLICY: ADD-ON COVERS

LIBRARY OF ENDORSEMENTS

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ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATE ACCOMODATION

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared that in the event of the premises described in the policy and occupied by the insured, hereinafter referred to as 'PREMISES' being destroyed or damaged by any Insured Peril as to become unfit for occupation and the **Insured** in consequence taking up alternative accommodation, the **Company** shall, subject to special conditions set out herein, indemnify the **Insured** against the **Additional rent** which the Insured is called upon to bear for the period beginning from the date of operation of any of the Insured Perils until the 'PREMISES' is rendered fit for occupation such period not exceeding such reasonable time as is required to restore the premises with due diligence to a condition fit for occupation or the maximum indemnity period of months whichever is earlier.

Provided that the liability of the **Company** shall not exceed Rs..... the sum insured hereby.

Provided further that if the sum produced by applying the monthly additional rent, borne by the **Insured** for the alternative accommodation to the maximum indemnity period is more than the **Sum Insured** hereby, the liability of the **Company** shall be proportionately reduced.

B. Conditions

Additional expenses of rent for an alternative accommodation in respect of non-manufacturing risks may be covered on the following basis:

- 1) The cover may be granted for non-manufacturing premises only.
- 2) The cover may be granted under this Policy and not under Consequential Loss (Fire) Policy.
- 3) The period of Indemnity may be limited to the period during which the original premises remain untenable as a result of occurrence of perils insured against. Maximum indemnity period not to exceed 3 (three) years.
- 4) The additional expense recoverable under the policy may be additional rent actually paid i.e. the difference between the new and the original rent only.
- 5) 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.
- 6) Insurance should be granted against Fire, Riot, Strike, Malicious and Earthquake (Fire & Shock) and other Extraneous Perils. Cover against Riot, Strike, Malicious and Damage should be granted only if it involves actual physical damage to the building. The cover does not intend to pay, if for instance, the insured's entry is barred by strikers, demonstrators and similar occurrences.
- 7) The cover may be limited to buildings other than those of "Kutchha" construction.
- 8) 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.
- 9) Cover may be permitted to the tenant as also to the Owner-Occupant. Further, in respect of the Owner- Occupant, the alternative accommodation may be limited to the area presently under his occupation.

- 10) For the Owner-Occupant, since he will not be paying any rent based on the area occupied by him (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 the purpose of this insurance.
- 11) It will be compulsory for
 - a. the Owner-Occupant to insure both building and contents.
 - b. the tenant to insure the contents of the premises for which he is seeking this extension
- 12) This insurance shall apply subject to the condition that the PREMISES occupied by the insured, whether as owner or tenant, forms part of a building not being "Kutchra" Construction. If the area of alternative accommodation taken by the insured is more than the area of the PREMISES occupied by the insured, the additional rent borne by the insured for the purpose of this insurance shall be deemed to be that proportion of the additional rent actually borne by the insured as the area of the PREMISES which was in the insured's occupation bears to the area of the alternative accommodation taken by the insured. The insured 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 PREMISES is situated.
- 13) This add on cover can only be offered with Section 10 (Building & Contents) of Householders Insurance policy

C. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Additional Rent:** If the insured is the Owner-Occupant, the additional rent borne by him is arrived at after deducting the standard rent of the premises from the actual rent paid for the alternative accommodation. The standard rent shall be based on the rateable values fixed by the Municipal/Revenue authorities for tax purposes.
 - i. If the insured is a tenant only and for safeguarding his legal tenancy rights is obliged to pay rent for the premises even during the period when it is not fit for occupation, the additional rent borne by him is the actual rent for the alternative accommodation.
 - ii. If the insured is a tenant and is not obliged to pay rent for the premises during the period when it is not fit for occupation, the additional rent borne by him is the actual rent paid for alternative accommodation taken less the rent which he was paying for the premises immediately prior to the same being damaged or destroyed by Insured Perils and rendered unfit for occupation.
- 2) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 3) **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

LOSS OF RENT

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that ,notwithstanding anything to the contrary in this policy or in any of its conditions ,this extension shall indemnify the **Insured** against loss of actual monthly rent for the unoccupied period due to the operation of insured perils on the building and/or contents including machinery that results in rendering the insured premises unfit for occupation up to a maximum limit of period selected by **Insured** in the **Schedule** subject to a maximum of 24months.

B. Conditions

- 1) If the sum insured produced by applying the actual monthly rent to the maximum reinstatement period is more than the **Sum Insured** hereby declared, the liability of the company shall be proportionally reduced.
- 2) This extension shall not provide any indemnity in case the reinstatement of property is delayed or prevented by government regulations and authority and also due to insured financial limitations.
- 3) This add on cover can only be offered with Section 10 (Building & Contents) of Householders Insurance policy.

C. Definitions

- 1) **Schedule:** The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 2) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 3) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 4) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**

TEMPORARY RESETTLEMENT COVER

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared and agreed that, If the insured premise is rendered uninhabitable due to a claim that **We** have accepted under section 10 (**Building and Contents**) and **We** have also accepted a claim under **Alternative Accommodation cover** under this section, then **We** will indemnify **You** up to the **Sum Insured** for the reasonable costs towards packing and transportation which **You** incur in relocating **Your** Contents to alternative accommodation.

B. Conditions

- 1) This cover is available only if the insured is opted for **Alternate Accommodation Cover**

C. Exclusions

We will not be liable to indemnify **You** for the following events:

- 1) Loss or Damage to **Your** Contents while being conveyed to or from the alternative accommodation
- 2) Loading or unloading or handling charges for the house hold goods
- 3) Any charges that are not supported by proper bills/receipts/cash memos

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Schedule:** The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 2) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 3) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
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PORTABLE EQUIPMENTS COVER

A. Endorsement Wordings

In consideration of additional premium, it is hereby declared and agreed that, the **Company** will indemnify the **Insured** against the repair or replacement costs incurred by the **Insured** in respect of Accidental loss of or damage to the property described in the **Schedule** and belonging to the **Insured** caused by any unforeseen and sudden physical loss (except a cause which is excluded) ,provided that it is in the personal care and custody of the insured whilst anywhere in the world, provided that the liability of the **Company** in respect of any one item of such property in any one **Policy Period** will not individually or in the aggregate exceed the sub-limit of the **Sum Insured** set against such item in the **Schedule**.

B. Conditions

- 1) At all times during the **Policy Period**, the insurance cover will be maintained to the full extent of the respective **Sum Insured** in consideration of which, upon the settlement of any loss under this Policy, pro rata premium for the unexpired period from the date of such loss to the expiry of **Policy Period** for the amount of such loss shall be payable by the **Insured** to the **Company**. The additional premium referred above shall be deducted from the net claim payable under the Policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which

the **Company** may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the **Insured** subject only to the right of the **Company** for deduction from the claim amount, when settled, of pro rata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is stated above, the **Sum Insured** shall stand reduced by the amount of loss in case the **Insured** immediately on occurrence of the loss exercises his option not to reinstate the **Sum Insured** as above

- 2) Loss or damage to the insured property shall be settled at the market value, after charging the depreciation applicable as per below table

Depreciation applicable for any instrument\Component

Age of the Instrument/Component	Depreciation %
Up to 6 months	10%
Up to 1 Year	20%
Up to 2 Years	40%
Up to 3 Years	50%
Up to 4 Years	60%
Up to 5 Years	70%

- 3) In the event of loss of or damage to any instrument/component forming part of a pair or set of the property insured hereunder, the **Company** shall not be liable for more than the depreciated value of the particular instrument/component (as per the above Depreciation Table) which may be lost or damaged without reference to any special value which such instrument/component may have as forming a pair or set in any event not exceeding a proportionate part of the **Sum Insured** in respect of such instrument/ component.
- 4) In the event of loss of or damage to the property or any components thereon necessitating the supply of components not obtainable from the stocks held in this country or in the event of the **Company** exercising the option to pay in cash the amount of the loss or damage, the liability of the **Company** in respect of any such components shall be limited to:
- a. the price quoted in the latest catalogue or price list issued by the makers or their agents in this country,

Or

- b. If no such catalogue or price list exists, the price list obtained at the makers works plus the reasonable cost of transport otherwise than by air to this country and the amount of the relative import duty.

PLUS

The reasonable cost of fitting such parts.

It is hereby understood and agreed that notwithstanding anything to the contrary contained herein, the insurance granted by this Policy is extended to cover the property or properties mentioned in the **Schedule** whilst in transit as unaccompanied baggage provided that:

- 1) The property/properties shall be packed properly as per specification of the transporters or manufacturer or of the Bureau of Indian Standard.
- 2) Whilst the property/properties are transported by any transport not owned by the Insured, in case of loss of or damage to the property, the Insured shall immediately lodge a claim with the transporter/carrier and any compensation received by them shall reduce the quantum of loss lodged with the Company.
- 3) Non Delivery shall not be covered.

Subject otherwise to the terms, exceptions and conditions of the Policy.

C. Exclusions

We will not be liable to indemnify **You** for the following events:

- 1) Deductible:
 - a) 5% of the claim amount subject to a minimum of Rs. 1,000/- for each and every claim in respect of portable equipments with a **Sum Insured** of Rs.10000/- or less
 - b) 5% of the claim amount subject to a minimum of Rs. 2500/- for each and every claim in respect portable equipments with a Sum Insured of Rs.10000/- and above
- 2) Loss or damage to the property by or due to or arising from:
 - a) Defective workmanship material or design, wear and tear depreciation, moth, vermin, process of cleaning, repairing, restoring or renovating the action of light or atmospheric conditions or any other gradually operating cause.
 - b) Manufacturing defects for which the manufacturer is responsible.
 - c) Mechanical and/or electrical breakdown and/or derangement, overloading or strain; overrunning excessive pres- sure, short circuiting and/or self heating.
 - d) Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/ manufacturers and/or the agents of makers/manufacturers or use of such property contrary to the directives of the makers/manufacturers and/or this agents.
 - e) Scratching and/or cracking and/or denting.
- 3) Consequential loss of whatsoever nature.
- 4) Loss or damage arising from detention, confiscation, destruction or requisition by or under the order of any Government of public or local authority.
- 5) Penalties of delay or detention or in connection with guarantees of performance or efficiency.
- 6) Theft, loss or damage during the hire or loan of the instrument to a third party.
- 7) Mysterious disappearance.
- 8) Loss or damage to any unattended item/equipment of the property insured as described in the Schedule.
- 9) Loss or damage due to theft or attempted theft by any Employee of the Insured or loss or damage occasioned through the wilful act of the Insured or any Employee or the wilful act of any other person with a connivance of the Insured or any Employee.
- 10) Loss or damage directly or indirectly, occasioned by or happening through or in consequence of volcanic eruption or other similar convulsion of nature and atmospheric disturbance.

- 11) Loss or damage directly or indirectly, proximately or remotely occasioned by or contributed to or traceable to or happening through in consequence of war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, civil commotion, mutiny, rebellion, revolution, insurrection, conspiracy, military or usurped power.
- 12) Loss or damage directly or indirectly caused by or contributed to by or arising from ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- 13) Any loss or damage to the property insured or to the general public and/or legal liability arising out of immoral or unethical use of the property insured.
- 14) Electromagnetic Field (EMF) Exclusion: The Policy does not apply to, have no liability hereunder to the **Insured** in respect of personal injury, Bodily Injury or illness of a person, loss or damage to property or advertising liability arising out of exposure to any electric, magnetic and/or electromagnetic field of any frequency, whether the same be caused or allegedly caused by the Insured's power lines or otherwise.
- 15) Terrorism Damage Exclusion Warranty: This Policy 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 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 organization (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.

This exclusion also includes loss, damage, cost or expense 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 the above.

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Schedule:** The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 2) **Policy Period** means the period commencing from effective date and hour as shown in the **Schedule** and terminating at midnight on the expiry date as shown in the **Schedule**.
- 3) **Portable Equipments** means photographic equipments, Laptops, Mobile Phones, video cameras, telescopes, musical instruments, iPads, iPods and portable equipments of similar nature
- 4) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 5) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**

PURCHASE PROTECTION COVER

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that, **We** will indemnify **You** in the event of loss or damage to the furniture, domestic appliances, electrical and electronic items that is purchased by **You**, due to **Fire, Burglary, Theft**, or **Accidental external** Means at the residential premises provided in the **Schedule** for a period of 90 days from the date of purchase during the policy period subject to the company's liability not exceeding 25% of the **Sum Insured** in respect of any one item.

B. Conditions

- 1) The damage or loss of the items must be within 90 days from the purchase date
- 2) **We** will decide whether to have the items to be repaired or replaced, or to be reimbursed you (cash or credit) up to the amount charged and not to exceed the original purchase price
- 3) If the item is part of a pair or set, **You** will only receive compensation for the value of the stolen or damaged item unless the articles are unusable individually and/ or cannot be replaced individually, the theft or damage of an item that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applies.
- 4) Product rebates, discounts or money received from Price Protection will be deducted from the original cost of the item
- 5) For theft claims, **You** must provide an official police report regarding the incident to **Us** within the required time frame
- 6) In the event of a claim
 - a. Immediately but in any case within 24 hours of discovering the event of **Burglary** giving rise to or likely to give rise to a claim under this **Policy**, **You** must lodge a complaint with the police detailing the incidence in respect of which **You** intend to claim under the **Policy**.
 - b. Immediately but in any case within 7 days of happening of an event giving rise to or likely to give rise to a claim under this **Policy**, **You** must give written notice to **Us** with full particulars as far as possible.
 - c. Within 30 days from the date of happening of an event giving rise to or likely to give rise to a claim under this **Policy**, **You** shall deliver to **Us** in writing full details of the claim, supported by relevant documents that **We** may ask **You** to provide which include but are not limited to the completed claim form, a copy of the written police complaint, the First Information Report and/or the Final Report

C. Exclusions

We will not be liable to indemnify **You** for the following events:

- 1) The items that you carry with you or acquired by you during a personal trip
- 2) Loss or damage to the items whilst in transit
- 3) The items that were lost or stolen from a vehicle

- 4) Loss or damage for which the manufacturer or supplier of the insured item is responsible under a guarantee and/or warranty.
- 5) Loss or damage to any motor vehicle including automobiles, boats and airplanes, and any equipment and/ or parts necessary for their operation and/ or maintenance.
- 6) Permanent household and/ business fixtures
- 7) Travellers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services
- 8) Art, antiques firearms and collectable items
- 9) Furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/ or precious stones)
- 10) The Items you have rented or leased
- 11) Used, rebuilt, refurbished, or remanufactured items at the time of purchase
- 12) Shipping and handling expenses or installation, assembly related costs
- 13) Items purchased for resale, professional or commercial use
- 14) Losses that are caused by vermin, insects, termites, mould, wet or dry rot, bacteria or rust
- 15) 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 telecommunication or satellite systems failure
- 16) 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)
- 17) Items that you damaged through alteration (including cutting, sawing and shaping)
- 18) Items left unattended in a place to which the general public has access
- 19) Losses due to or related to nuclear, biological or chemical event
- 20) Items damaged or stolen from a place other than the residence mentioned in the policy schedule
- 21) Act of GOD perils including earthquake, Riot, Strike, Malicious Damage and Terrorism

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Accidental External Means** : A Sudden, unintended fortuitous, external and Visible event
- 2) **Burglary**: 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
- 3) **Fire**: Fire as covered under this section is said to have occurred when the following conditions are satisfied.
 - a) There must be actual ignition of property
 - b) There must be something on fire which ought not to have been on fire
 - c) The Fire must have occurred under accidental circumstances
- 4) **Theft**: the unforeseen and unauthorised entry to or exit from the Insured Premises which is detectable and evident using no aggressive or violent means with the intent to steal contents there from.
- 5) **Schedule**: The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force

- 6) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 7) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 8) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**

KEYS & LOCKS REPLACEMENT COVER

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared and agreed that,:

- 1) Key Replacement: **You** shall be indemnified the cost of replacing the residence and/or **Your** vehicle keys which are lost or stolen. The covered cost is limited to the money **You** paid to a locksmith to produce new key, subject to maximum of **Sum Insured** provided in the **Policy Schedule**.
- 2) Break in Protection: **You** shall be indemnified the cost of replacing your locks and keys if **Your** residence or **Your** vehicle is broken into. The covered costs include the labour cost for replacing the lock, subject to maximum of **Sum Insured** provided in the **Policy Schedule**.
- 3) Lock Out Reimbursement: **You** shall be indemnified the cost of obtaining a locksmith if **You** are locked out of **Your** residence or **Your** vehicle due to the loss or theft of your keys, subject to maximum of **Sum Insured** provided in the **Policy Schedule**.
- 4) Rental Car reimbursement: **You** shall be indemnified **the** reasonable cost of a rental car, if **Your** vehicle keys are lost or stolen and it will take more than 24 hours to replace them, subject to maximum of **Sum Insured** provided in the **Schedule**.

B. Conditions

- 1) An official police report is a mandatory document for Break In Protection claims
- 2) In the event of a covered loss:
 - a) **You** should inform us within 24 hours of discovering the loss to make a claim.
 - b) A police report has to be filed within 24 hours of discovering the loss
 - c) The claims form and accompanying documents must be returned to **Us** within 3 days of making the original claim.

C. Exclusions

We will not be liable to indemnify **You** for the following events:

- 1) Costs associated with lost or stolen keys for a residence other than that of **Your** primary residence, the address of which has been declared to **Us** in the proposal form
- 2) The cost to replace keys to vehicles not belonging to **You**

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

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- 1) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 2) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
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ATM WITHDRAWAL ROBBERY COVER

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared and agreed that,

- 1) ATM Robbery –**You** shall be reimbursed the money **You** withdrew from any ATM in India using **Your** ATM card against a **robbery** event that occurs within 15 minutes of the withdrawal of the money . The liability under this cover is limited to Rs.10000 for any one loss and Rs.30000 in any one year.
- 2) Bodily **Injury**- **You** shall be reimbursed the actual medical expenses, subject to a maximum of Rs.10000 in the aggregate during the policy period, incurred by **You** for immediate medical treatment of the bodily **injury** arising out of a **Robbery** that is covered by **Our** ATM Withdrawal Robbery coverage.

B. Conditions

- 1) **You** must provide an official police report that indicates the incident happened within the covered time frame
- 2) In the event of a covered loss:
 - a) **You** should inform us within 24 hours of discovering the loss to make a claim.
 - b) A police report has to be filed within 24 hours of discovering the loss
 - c) The claims form and accompanying documents must be returned to **Us** within 3 days of making the original claim.

C. Exclusions

We will not be liable to indemnify **You** for the following events:

- 1) Damages and/ or liabilities to any third parties

- 2) Damages or losses to anything other than the money **You** withdrew from **Your** account from the ATM.
- 3) Damages and/ or liabilities that happened before or after the covered robbery period
- 4) Charges for emergency first aid to anyone other than **You**.

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Robbery** means (i) in order to the committing of the theft at the insured premises, or in committing the theft at the insured premises, or in carrying away or attempting to carry away property obtained by the theft from the insured premises, the offender, for that end, voluntarily causes or attempts to cause to the Insured and/or Insured's family members, death or hurt or wrongful restraint, or fear of instant death or of instant hurt, or of instant wrongful restraint or (ii) if the offender, at the time of committing the extortion at the insured premises, is in the presence of the Insured and/or Insured's family members who is/are put in fear, and commits the extortion at the insured premises by putting the Insured and/or Insured's family members in fear of instant death, of instant hurt, or of instant wrongful restraint to the Insured and/or Insured's family members, and, by so putting in fear, induces the Insured and/or Insured's family members so put in fear then and there to deliver up the thing extorted at the insured premises. In this regard the offender is said to be present if he is sufficiently near to put the Insured and/or Insured's family members in fear of instant death, of instant hurt, or of instant wrongful restraint.
The term Extortion means intentionally putting the Insured and/or Insured's family members in fear of any injury to the Insured and/or Insured's family members, and thereby dishonestly induces the Insured and/or Insured's family members so put in fear to deliver to any person any property or valuable security, or anything signed or sealed which may be converted into a valuable security.
- 2) **Injury**: Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 3) **Schedule**: The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 4) **Sum Insured**: The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 5) **We, Our, Us**: Bajaj Allianz General Insurance Company Limited
- 6) **You, Your, Yourself**: The person or persons **We** insure as set out in the **Schedule**

LOST WALLET COVER

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared and agreed that, **We** will cover **You** for the following when **Your** wallet is lost or stolen

- 1) Replacement costs for the lost or stolen wallet as well as the **Personal Papers** and payment card that were in the wallet
- 2) Application fees for applying for new **Personal Papers** and/or payment cards

The coverage is limited to a maximum amount of Rs. 2500 for any one loss and Rs.5000/- in any one year.

B. Conditions

- 1) An official police report is a mandatory document for lodging a claim under this cover
- 2) In the event of a covered loss:
 - a) **You** should inform **Us** within 24 hours of discovering the loss to make a claim.
 - b) A police report has to be filed within 24 hours of discovering the loss
 - c) The claims form and accompanying documents must be returned to **Us** within 3 days of making the original claim.

C. Exclusions

- 1) Money, cheques, transportation tickets, or other similar items that were in the lost or stolen wallet other than your **Personal papers** and payment cards
- 2) losses that are caused by any events other than lost or stolen, such as fire, water damage, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs or similar events
- 3) accidental damage to your wallet and items inside
- 4) any fraudulent/unauthorized charges on the lost or stolen payment cards
- 5) any identity theft related costs that are caused by lost or stolen papers or payment cards

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Personal Papers:** Identification documents issued by your country, state including but not limited to your driver's license and passport
- 2) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 3) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 4) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 5) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**

DOG INSURANCE COVER

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared and agreed that, Pet dogs are insured against death due to accident and/or diseases contracted during the period of insurance subject to the terms, conditions and exclusions of the cover.

B. Conditions

- 1) Health certificate of qualified Veterinary Doctor has to be submitted mentioning the microchip number for identification along with latest photograph at the time of proposal
- 2) In the event of a claim Insured has to
 - a. Send an intimation to the insurer immediately
 - b. Submit the treatment details from attending veterinary doctor
 - c. Submit the Death certificate from the attending veterinary doctor specifying the cause of death
 - d. Submit the Photograph and micro chip
 - e. Submit the Completed and signed claim formSubmit the Dog registration certificate and the cancellation certificate

C. Exclusions

- 1) Malicious or wilful injury or neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the policy without the consent of the **Company** in writing.
- 2) Accidents occurring and /or Disease contracted prior to commencement of risk.
- 3) Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully constituted authority.
- 4) Theft and clandestine sale of the insured animal.
- 5) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt threat.
- 6) Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.
- 7) Consequential loss of whatsoever nature.
- 8) Death due to diseases such as Distemper, Rabies, Viral Hepatitis, Leptospirosis, Viral enteritis. These diseases are covered only if the dogs have been successfully vaccinated and a Veterinary Certificate to that effect is produced.
- 9) Diseases contracted within 15 days of commencement of risk.
- 10) Transport, show risk, breeding and whelping risk, third party personal injury

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 2) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 3) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 4) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**

AMBULANCE CHARGES COVER

A. Endorsement Wordings

It is hereby declared and agreed that **Personal Accident Section** of this policy is extended to cover the actual Ambulance Expenses incurred by **You** for the transportation of the injured insured person from the site of **accident** to the nearest **Hospital/Clinic** subject to a maximum of Rs.5000 in the aggregate during the policy period.

B. Conditions

- 1) This cover can be opted only if **You** have opted for **Personal Accident** Section
- 2) The claim will be payable on if the claim is admissible under **Personal Accident** Section of the policy
- 3) The benefit can be utilized for a maximum one time during the policy period
- 4) Original bills has to be submitted at the time of claim

C. Exclusions

In addition to the exclusions mentioned under **Personal Accident Section** of the **Householders Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

- 1) Any claim lodging without original bills
- 2) Any expenses incurred from a vehicle other than an Ambulance which is registered as an Ambulance Vehicle as per Motor Vehicle Act

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Accident** is a sudden unforeseen and involuntary event caused by external and visible means, resulting in an Injury or death.

- 2) **Hospital** means any institution established for in- patient care and day care treatment of sickness and / or injuries and which has been registered as a hospital with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:
 - has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
 - has qualified nursing staff under its employment round the clock;
 - has qualified medical practitioner (s) in charge round the clock;
 - has a fully equipped operation theatre of its own where surgical procedures are carried out maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.
- 3) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 4) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 5) **Schedule:** the **Schedule** attached to and forming part of this Policy
- 6) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 7) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**