

ADD ON COVERS UNDER CHOLA MS BHARAT GRIHA RAKSHA POLICY

1. ACCIDENTAL DAMAGE EXTENSION

UIN: IRDAN123RP0014V01202021/A0015V01202122

Coverage: On payment of additional premium the policy is extended to cover, by granting of this extension, sudden, accidental, physical, loss or damage or destruction to buildings, and/or general content whilst at the insured location excluding:

A. Loss or damage to:

- a) Buildings, stock or other contents in respect of which a sum insured is not shown in the Schedule;
- b) Any property excluded by this section;
- c) Loss or damage covered elsewhere under the policy, to which this extension is attached;
- d) Any property whilst in transit other than during incidental movement of such property within insured premises;
- e) Machinery, electronic data processing equipment or electronic control equipment occasioned by or happening through any mechanical, electrical, electro-mechanical, electronic or hydraulic malfunction, failure or derangement, breakdown or nonoperation of any kind;
- f) Plate Glass / Glass items of any kind
- g) Property undergoing reconstruction, construction, demolition, repair or maintenance.

B. Loss or damage caused by:

- a) A cause or occurrence otherwise excluded anywhere in this extension;
- b) Unloading or delivery to, or loading prior to dispatch from, the insured location.

C. Theft, attempted theft or unexplained inventory shortages

D. Claims arising out of:

- a) Latent defect;
- b) Normal settling, seeping or shrinkage in buildings or foundations, walls, pavements, driveways or other structural improvements;
- c) Corruption, amendment, erasure or interference with computer software.

E. Damage caused directly or indirect

- a) Shrinkage, expansion, inherent vice, mould, mildew, dampness or dryness of the atmosphere;
- b) Moths, vermin, termites or other insects;
- c) Faulty materials or faulty workmanship.

F. The cost of recreating computer records or programs

Sum Insured limit
10% of Building and/or content sum insured subject to a maximum of Rs.20,00,000/-

2. EXPENSES FOR SHIFTING TO ALTERNATE ACCOMMODATION

UIN: IRDAN123RP0014V01202021/A0016V01202122

A. Coverage

If Your Home is rendered uninhabitable due to an indemnifiable claim under the policy, We will indemnify You upto the limits specified for this cover for the costs reasonably incurred towards packing, transportation and loading/unloading in relocating Your Contents to an alternative accommodation and/or bringing back to insured premises.

B. Exclusions

We will not make payment to You under this Section for:

- a. Loss or Damage to Your Contents while being conveyed to or from the alternative accommodation.
- b. Any charges that are not supported by proper bills/receipts/cash memos.

limit upto
1% of the Base Policy Sum Insured subject to a maximum of ₹50,000.

3. THIRD PARTY LIABILITY COVER

UIN: IRDAN123RP0014V01202021/A0017V01202122

The Company will indemnify the Insured against:

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

1.2 as the keeper and owner of domestic pets.

Specific Exclusions

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

- any voluntarily assumed liability unless such liability would have attached to the Insured in the absence of such agreement;
- any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision;
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any motor vehicle or trailer for which compulsory insurance is required, save that cover shall be provided for claims arising out of Bodily Injury or Property Damage caused by the loading or unloading of any motor vehicle or trailer beyond the limits of any carriageway or thorough fare;
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any watercraft, hovercraft, air- or space craft;

- any interest and/or penalty imposed on the Insured on account of his failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto;
- the transmission of any communicable disease or virus;
- occupation or business, trade or employment carried out by the Insured at designated premises

Sum Insured limit
AOA Limit – Rs.1.25 lacs AOY Limit – Rs.5 lacs

4. EMERGENCY EXPENSES

UIN: IRDAN123RP0014V01202021/A0018V01202122

In the event of an indemnifiable claim under the policy, emergency expenses reasonably and necessarily incurred by insured shall be reimbursed by the insurer upto the limit provided hereunder towards the costs of the insured person or any of his immediate dependants for the purchase / replacement of essential items comprising of Food, toiletries, medication, clothing and/or temporary accommodation in hotels.

Exclusions

We will not make payment to You under this Section for:

- a. Any charges that are not supported by proper bills/receipts/cash memos.
- c. Any charges not incurred within 30 days of occurrence of valid claim.

Sum Insured limit
5% of the base Policy sum insured subject to a maximum of ₹2,00,000.