

Gruh Suraksha Home Insurance Plan

The safety of our Home and the priceless possessions we keep inside always will have to be accorded prime importance and protected in all possible ways from untoward incidents and mishaps.

The very thought of any loss or damage to the structure or the expensive articles kept inside can be quite painful bringing in more agony and hence they have to be protected from perils both natural and manmade.

Hence getting a good home insurance cover is of paramount importance to you.

Gruh Suraksha Home Insurance Plan is a comprehensive Home Insurance Plan offering holistic home insurance solutions to every discerning customer.

Gruh Suraksha Home Insurance Plan offers coverage under the below 2 sections.

Section 1 – Building (only for owners)

- ✓ Comprehensive cover for flat / house, including compound wall and landscaping.
- ✓ Add on covers for rent for alternate accommodation and loss of rent.

Key Benefits

1. Coverage available on reinstatement value basis from silver plan onwards.
2. Comprehensive cover including fire and allied perils and earthquake.
3. Escalation Benefit (10% each year) for long term policies.
4. Tenure from 1 to 20 years.
5. 2 add on covers available for Loss of rent and Rent for alternate accommodation.
6. Separate SI for compound wall & landscaping.
7. Coverage includes loss or damage to doors and windows due to burglary.

Definition of 'Building'

Building shall mean Flat or Apartment used for Residential purpose owned by the Insured located in a multi storied Building and also Independent building used for residential purposes which is not of Kutcha Construction. The Building shall include the superstructure including doors, windows, electrical and plumbing works. It does not include any fixtures & fittings and other interiors.

Plans & Sum Insured options

This building insurance comes to you at customized plan options to suit your unique requirements. You can choose from the below plans, which best matches your sum insured requirement.

Plans	Sum Insured
Bronze	Up to Rs15 lakhs
Silver	Above Rs15 lakhs to Rs25 lakhs
Gold	Above Rs25 lakhs to Rs50 lakhs
Platinum	Above Rs50 lakhs
Diamond*	Above Rs50 lakhs
*Choose Diamond for a SI above Rs1 Crore.	

Coverage

The coverage offered by this product is very comprehensive. It will include,

Fire & Allied Perils consisting of the following perils:

1. Fire, Lightning, Explosion/Implosion
2. Aircraft Damage
3. Riot, Strike and Malicious Damage
4. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood, and Inundation
5. Impact damage by any Rail / Road Vehicle (other than vehicles belonging to the Insured person/ employees of the Insured person/any occupier of the Insured Premises) or Animal.
6. Earthquake (Fire and Shock), Subsidence and Landslide including Rock slide
7. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
8. Missile testing operations
9. Leakage from Automatic Sprinkler Installations excluding loss, destruction or damage caused by
 - 9.1. Repairs or alterations to the buildings or premises
 - 9.2. Repairs, Removal or Extension of the Sprinkler Installation
 - 9.3. Defects in construction known to the Insured.
10. Bush Fire excluding loss, destruction or damage caused by Forest Fire.

11. Terrorism (Optional)
and
12. Burglary

Coverage for compound wall and landscaping

If you are staying in an independent house, then you can cover your compound wall and landscaping too. You can provide a separate sum insured for these in addition to the building sum insured.

Long Term Cover

You have the flexibility to choose a tenure of your choice, starting from 1 year to 20 years. Long term insurance provides complete peace of mind and secures your house for up to 20 years. It also helps avoid the hassle of you having to track your renewal date and renew the policy every year.

Escalation Benefit

This product provides you a very useful escalation benefit, which ensures increase in your base sum insured of 10% each year, for the complete tenure of your policy. This will ensure that the available sum insured each year is constantly raising and keeping pace with the increase in construction cost due to inflation. This benefit is available only in a long term policy. This benefit is available to you at no extra cost. The below example gives clarity on how the escalation will be arrived at.

Example	
Sum insured at inception of policy period	Rs1,00,000
Sum insured for the 2nd year of policy	Rs 1,00,000 + 10,000
Sum insured for the 3rd year of policy	Rs 1,00,000 + 20,000
.....
and so on, on completion of every one year till expiry of the policy tenure	

Losses due to Burglary

This product offers a very useful cover against loss or damage to the building due to a burglary. The coverage level will be Rs10,000. This section pays for expense incurred for repairs so that future loss can be prevented. This includes installation of CCTV cameras and safety doors and will also include repairs to any structure including doors, windows and building.

Add on Covers (Optional)

This product offers 2 very useful add on covers, which can be availed at the time of buying this cover.

1) Rent for alternate accommodation

In the event of the insured premises being destroyed or damaged by any insured peril so as to become unfit for occupation and the insured in consequence taking up alternative accommodation, this cover will indemnify the insured against the rent which he is called upon to bear, for up to 6 months, up to Rs25,000/-

2) Loss of rent

In the event of actual total loss of the building insured under this policy which was owned by the insured and let out on rent and which is not in a position to be let out on rent as it is destroyed or damaged by any insured peril, this cover will reimburse to the insured towards actual loss of rent per month not exceeding Rs15,000 and for a maximum period of six months.

Basis of calculation of Sum insured for Building

For all Plans other than Bronze

Sum Insured on Reinstatement Value Basis shall be the Reconstruction Value for the "Building", excluding of the cost of the land, whose Sum Insured is arrived at as = A X B where

A. Area of the "Flat/House" (Square Feet) indicated in the Registered Sale Deed Agreement.

B. Prevailing Present Day Cost of Construction rates in Area/Locality where the insured property is situated.

Example for calculation of sum insured on reinstatement value basis

Total built up sq ft area of Flat as specified in Registered Sale Deed Agreement – 1,000

Cost of construction – Rs.2,500/- (excluding land value)

Sum Insured – 1,000 (sq ft) X Rs.2,500/- = Rs.25,00,000

For Bronze Plan

For Indemnity Value basis the formula shall be arrived at as sum insured = A X B X (1 - Depreciation at the Rate of 2.5 % per annum X Age of the Building).

Example for calculation of sum insured on Indemnity value basis

Total sq ft area of Flat as specified in Registered Sale Deed Agreement – 1,000

Cost of construction – Rs.2,000/- (excluding land value)

Age of the building – 4 years

Depreciation – 2.50%

Sum Insured – 1,000 (sq ft) X Rs.2,000/- X (1-10%) = Rs.18,00,000

Cost of construction range for structure

Normal – Rs.2,500/- to Rs.2,999/- per square feet

Standard - Rs.3,000/- to Rs.3,999/- per square feet

Premium – Rs.4,000/- to Rs.4,999/- per square feet

Luxury – Rs.5,000/- per square feet and above

Note: The above rates have been arrived at based on current market trends. You can choose the amount that best matches your type of construction. This chosen rate should exclude the land value, as the coverage is only for the construction cost, excluding the land value.

Important exclusions

1. Buildings of age more than 30 years old.
2. Damage caused by depreciation or wear and tear or which are pre-existing in nature or which falls under the terms of a maintenance agreement.
3. Loss or damage or collapse of "Building" due to structural defects, latent defects, poor maintenance, workmanship.

Acceptance Criteria and Policy terms:

Age of Proposer: 18 years and above

Tenure: Section I - Building - 1 to 20 years

Coverage basis:

S.No.	Name of Plan	Coverage basis
1	Bronze	Indemnity Value basis (with & without escalation)
2	Silver/Gold/Platinum/Diamond	Reinstatement Value basis (with & without escalation)

Important Conditions:

The 'Building' shall possess a valid Occupancy Certificate, a Building Completion Certificate and the Right to Reconstruction Certificate issued by the competent Government authority.

Excess amount applicable

Excess applicable in respect of every section shall be the amount specified in the below-mentioned table. In respect of loss or damage arising out of a single incident to multiple items covered under a single section, the excess amount shall be applicable on the item with the highest value only and not to each and every item.

Sections	Coverage	Excess (each and every claim)
Gruh Suraksha - Building		
I	Building (applicable only in respect of Earthquake cover)	5% of each and every claim subject to a minimum of Rs.10000/- .For loss due to Burglary 1% of claim amount subject to a min of Rs.100/-
II	Rent for alternate accommodation	First Rs.250/- arising out of each and every claim
III	Loss of Rent	First Rs.250/- arising out of each and every claim

Claims Procedure

In the event of an incident that may give rise to a claim under this Policy, You must notify the Company immediately over phone or email us at customer.services@royalsundaram.in or provide written intimation and shall within 14 days thereafter furnish to the Company detailed particulars of the amount of the loss or damage together with such explanation and evidence to substantiate the claim as the Company may reasonably require.

Lodge a complaint with the Police forthwith in the event of theft and Burglary and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.

You shall also at all times at your own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

Wherever necessary, the Company will appoint Surveyors/Investigators. The Company shall be entitled on your behalf to have absolute conduct and control of all or any proceedings it may consider necessary for the purpose of tracing and recovering the property lost, or of securing reimbursement in respect of the items lost and You shall at the Company's expense furnish all such assistance as may reasonably be required by the company in connection with such proceedings.

The documents required to substantiate a claim are given below coverage wise:

Fire claim

Duly completed Claim form

First Information Report

Paper cuttings or media reporting of the incident

Fire Brigade Report (in case of Loss, destruction or damage by Fire)

Meteorological report (in case of Loss, destruction or damage by Flood, Storm, Cyclone)

Title deed establishing the ownership of the property (for Building cover)

Layout plan of the building / affected area (for Building cover)

Details of firefighting arrangements

Estimate for Repairs/ Replacement together with basis of arrival of the same

Invoice/Bills/ Receipts

Photographs

Flood and Inundation claims

Claim form duly filled

Report from the meteorological department

Paper cutting or media report stating the incident

Layout plan of the building / affected area

Basis of arriving at the loss estimate

Engineers' quotation for repair/construction

Repair bills / Purchase bills

Rent for alternate accommodation

Claim form duly filled

Proof of occupancy at the alternate accommodation indicating duration of such accommodation

Proof of rent paid for temporary accommodation

Loss of rent

Claim form duly filled

Rental agreement signed with the tenant

Statement from tenant confirming non-payment of rent due to uninhabitable state of the premises

Burglary claim

Duly completed Claim form

Statement of loss confirming the items stolen

First Information Report filed with Police showing item identifications like description of items, date of incident and estimate of loss

Loss estimate and Basis of arriving at the loss estimate

Invoice/Bills in original

Final Police Report

Non-traceable Certificate issued by Police authorities

Newspaper cutting if any reporting the incident

Letter of indemnity

Other documents (applicable for all claims)

KYC documents (address proof and ID proof for all claims exceeding INR 1,00,000)

Cancelled cheque leaf of SB account in the policy holder's name for effecting NEFT settlement

Any other documents as required by the Insurer depending on the nature and type of the claim preferred

. The Claim documents should be sent to:

Accident & Health Claims Department

M/s.Royal Sundaram General Insurance Co. Ltd.,

Vishranthi Melaram Towers,

No.2/319, Rajiv Gandhi Salai (OMR),

Karapakkam, Chennai 600 097.

Tel.No:044-7117 7117.

Claim documents may be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Toll Number 1860 425 0000 or logging into our website www.royalsundaram.in or e-mailing us at customer.services@royalsundaram.in.

Payment of Claims

Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.

The Company shall be liable to pay any interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured but there is delay in payment beyond 7 days from the date of acceptance.

At the time of claim settlement, Company may insist on KYC documents of the Proposer as per the relevant AML guidelines in force.

Terms for Policy Cancellation

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact relating to this insurance of the insured or non-cooperation by the Insured by sending 15 days' notice in writing by Registered A/D to the insured at his last known address in which case the Company shall not refund to the insured any portion of the premium.

The insured may at any time cancel this policy by giving 15 days' notice in writing and in such event, the Company shall allow refund of premium after retaining premium at Company's short period rate table given below for the period on risk subject to a minimum premium of Rs.250/-, provided no claim has occurred up to the date of cancellation.

Short period scales:

Period on Risk	Rate of Premium to be retained
Up to 1 month	25% of Premium
Up to 3 months	50% of Premium
Up to 6 months	75% of Premium
Up to 12 months	Full Premium

For Multi-year policies refund of premium shall be calculated as follows:

1. The actual number of years completed will be rounded off to the next year (for instance 4 years 2 months will be taken as 5 years)
2. Premium calculated after allowing the discount applicable as per the actual period on risk shall be retained and the balance if any shall be refunded.

Section 2 – Household Articles

Coverage available for contents, appliances, jewellery, mobile equipment's and more.

Key Benefits

1. Cover available for Contents and Appliances up to Rs5,00,000/-.
2. Cover available for Jewellery up to Rs1,50,000/-
3. Cover available for Mobile phones, Laptops, I-Pad & I-Pod's and palmtops up to Rs50,000/-.
4. Coverage for temporary resettlement of 1 week up to Rs 25,000/-.

5. Coverage for loss of cash up to Rs15,000/-, while returning from bank.
6. PA cover for employees working at home, up to Rs2,00,000/-.
7. Cover for Paintings and work of art available as a part of the Contents section.
8. Terrorism available as an add on cover if the tenure opted is for 1 year.
9. 3rd party liability cover available up to Rs2,00,000/-

Plans & Sum Insured options

This household articles insurance comes to you at customized plan options to suit your unique requirements.

You can choose from the below plans, which best matches your sum insured requirement, different section wise. The below chart gives details of the maximum possible SI that you can opt under different sections from the given plan options.

Coverage	Silver (without per item limit)		
	Sum Insured	Sum Insured	Sum Insured
Contents	200000	3,50,000	5,00,000
Appliances	200000	3,50,000	5,00,000
Jewellery & Valuables	nil	1,00,000	1,50,000
Mobile Equipment	50,000	50,000	50,000
Third Party Liability	nil	1,00,000	2,00,000
Temporary Resettlement	25,000 in all	25,000 in all	25,000 in all
Loss of cash	15000 in all	15000 in all	15000 in all
Personal Accident	nil	1,00,000	2,00,000
Terrorism cover	yes	yes	yes
Gruh Suraksha Home Insurance Total Premium (with GST 18%)	3229	6285	8764

Section wise coverage details

Household Contents

Item covered

Contents shall include Clothing, Linen, Furniture (all types) and Fixture (including Electrical, Bathroom sanitary fixtures and Modular Kitchen fixtures), Curtains, Utensils, Crockery, Carpets, Safe (including electronic safes), Voltage stabilizers, Outlet surge protector, Jacuzzi, Color video phone, Iron box, Steamer, Cooker, Oven Toaster, Griller, Multi burner stove, Hot plates, Induction Cook top, Gas Cylinders, Tea/Coffee maker, Toaster and sandwich maker, Room heaters, Alarms (Including electronic alarms), Water Dispenser/Purifier, Aquarium/Fish tank without fish, Chandeliers - Jhoomer (Fancy lights), Digital photo frame, Video Games, Books , Items/work of art including Paintings, Pedal Cycle and Musical Instruments, Sewing Machine, Direct to Home TV (including Set Top Box and Antenna), Lawn Mowers, CCTV equipment's.

Coverage

- A) Fire & Allied Perils
- B) Burglary & Housebreaking (including theft)

Important Exclusions applicable for this section:

1. Any legal liability liable arising out of use of pedal cycle.
2. In respect of Plate Glass coverage.
 - a. Breakage or damage during removal and / or repairs on or about the Insured premises.
 - b. Breakage of or damage to frames or framework only of any description.
 - c. Disfiguration or scratching or damage of glass other than fractures extending through the entire thickness of glass.
 - d. Breakage of glass not completely or securely fixed or cracked or imperfect glass.
 - e. Loss or damage to property or injury to persons arising directly or indirectly from breakage of glass or during replacement thereof.
3. In respect of Plants & Shrubs
 - a. Items grown for Commercial Purpose.
 - b. Loss caused by birds.
 - c. Loss due to excessive watering.

4. In respect of Motorized Wheel Chairs/Perambulator:

1. Loss of or damage to accessories unless the vehicle itself is also stolen.
2. Partial Loss due to accidental breakdown.
3. Any Legal liability arising out of use of Motorized Wheel Chairs/Perambulator:

Household Appliances

Items covered:

Appliances would mean the following appliances kept in the insured's premises.

Group I				
Television (any type)	Refrigerator	Washing Machine	Geyser	Microwave Oven
Group II				
Music System	VCR/VCP, DVD Player	Vacuum Cleaner	Mixer grinder	Food Processor
Electric chimney	Dish washer	UPS (including batteries)	Home Theatre system	Inverter (including batteries)
Group III				
Air conditioner, Air cooler	Personal Computer, Internet Equipment's (modem, router, Wi-Fi) and equipment's like printer, faxes, scanner etc.)	Sports / Fitness equipment & gear / Sauna & Spa equipment		-

Sports Equipment and Gear would mean and include any equipment related to Tennis, Badminton, Soccer, Hockey, Cricket, Billiards, Table Tennis & Golf only.

Fitness equipment and gear would mean and include Gym equipment, weights etc.

Perils covered (Named perils)

- A) Fire & Allied Perils.
- B) Burglary & Housebreaking including theft.
- C) Electrical and Mechanical breakdown.

Important Exclusions applicable for this section:

- 1. Items aged more than 10 years in respect of the loss, destruction or damage due to Electrical and Mechanical breakdown.
- 2. Damage to batteries due to drain out without the operation of an insured peril is excluded.

Specific Conditions applicable to Appliances section:

- 1. Any claim per item payable under this section shall be subject to depreciation as per the following table.

Group	Minimum per item per year	Maximum per item
I	10%	50%
II	20%	70%
III	10%	75%

Jewellery and Valuables

Items covered

Jewellery - Jewellery means articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals.

Valuables - Valuables shall mean

- 1. Crystal ware.
- 2. Wristwatches above Rs.10000/- in value.
- 3. Silver articles.

4. Gold in forms other than jewellery* (in the form of coins or any other structure)
(*for arriving at the limit per item in respect of all the other forms of Gold other than jewellery, like coins (irrespective of the number of coins) or any other structure, the entire lot will be clubbed as one item and the limit per item will be applied on the whole lot and not on each and every item)

Coverage

Loss or damage of Jewellery and Valuables whilst contained in the Insured premises/housed securely in a locker or Safety Deposit Vault located within the premises of any recognized commercial bank in India whilst in as stated in the Schedule, caused by or arising out of,

Perils covered (Named perils)

- A) Fire & Allied Perils.
- B) Burglary & Housebreaking including theft.
- C) Snatching of Jewellery anywhere in the world whilst worn by the Insured person or family members, whether or not in the Insured Premises.

Important Conditions:

1. Where any Jewellery item lost consists of articles in pair or set, the Company's liability shall be restricted to the extent of that particular item lost without reference to any special value which that item may have as part of such pair or set.
2. It is warranted that the locker key is kept in highly secure place and you are duty bound to inform the police and lodge an FIR if found lost.
3. It becomes a condition precedent to admission of liability that the list of jewellery items kept inside the locker be kept on record by you for each transaction. The Onus of Proof lies with you.
4. It is necessary that you lodge a claim with the bank, listing out the items which have been kept inside the locker and found lost.
5. Coverage is restricted to India excepting when loss or damage is due to snatching whence it is covered worldwide.

Important Exclusions applicable for this section:

1. Loss of bullion, unset/loose precious stones/ gems not forming part of Jewellery and valuable.
2. Loss of Jewellery and valuables whilst being carried as an accompanied baggage.
3. Loss of Jewellery whilst being conveyed by any carrier under contract of affreightment.
4. Loss attributable to over winding, denting or internal damage of watches and clocks.
5. Denting or internal damage of jewellery and valuables.
6. Negligence of you/your family members/bank in failing to securely lock the locker resulting in loss of jewellery and valuables.
7. Loss of jewellery/valuable attributable during the operation of the locker by You or Your authorized representative.
8. Loss or damage of jewellery and valuables noted whilst stock taking or any mysterious disappearance.
9. Loss or damage caused by mechanical or electrical derangement/breakdown.

Third Party Liability (excluding liability arising out of motor vehicles, Golf Carts & Perambulators)

Coverage

The Company will compensate the insured, In the event insured become legally liable to a third party (under statutory liability provisions or in common law for an incident occurring in India which results in death, injury or damage to the health of such third party or damage to his/ her properties)

Important Conditions

1. For indemnity to be provided against damages, the damages must be payable under an acceptance of liability given or approved by the Company or under a judicial decision rendered by a court of law.
2. If there is a legal action in process against you over a personal liability issue, the Company may conduct the legal action, including appointment of legal counsel, at the Company's expense in your name at the Company's sole discretion.
3. The Company 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, the Company may relinquish the same.

4. In the event the Company, in its sole discretion, chooses to exercise its right in pursuance of this condition, no action taken by the Company in the exercise of such right will serve to modify or expand in any manner, what the Company's liability or obligations under this Policy would have otherwise been had it not exercised its rights under this condition.

5. This section is applicable only in respect of Silver, Gold, Platinum & Diamond Plans

Important Exclusions applicable for this section:

1. Any claim arising from Employers' liability or your contractual liability or through special promises made by you.
2. Any claim of personal liability of You towards your family, relations and traveling companions, whether personal or official.
3. Any claim resulting from transmission of an illness or disease by you.
4. Any claim or damage resulting from professional activities involving you.
5. Any claim for liability arising directly or indirectly from or due to:
 - a. The possession of animals.
 - b. The ownership or possession of vehicles, aircrafts, watercrafts, or activities of you involving parachuting, hang-gliding, hot air ballooning or use of firearms.
 - c. Any willful, malicious or unlawful act.
 - d. Insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction.
 - e. Any supply of goods or services on your part.
 - f. Any ownership or occupation of land or buildings other than the occupation of any temporary residence. motor vehicles, Golf Carts & Perambulators.

Mobile Equipment's

Items covered

Mobile Equipment's would mean Digital/Video Cameras, Binoculars. Mobile/Smart phones, Ipads, Ipods, Laptops, Palmtops and e-readers.

Coverage:

Loss of or damage to or destruction of Mobile equipment's owned by you & your family whilst anywhere in the world, caused by or arising out of

1. Fire & Allied Perils.
2. Burglary and Housebreaking excluding Theft.
3. Electrical and Mechanical breakdown.
4. Accidental Damage.

Conditions:

1. Claims subject to a depreciation of 25% every year subject to a maximum of 75%.
2. Covered items should not be used for commercial purpose. For e.g digital / video cameras.

Important Exclusions applicable for this section:

Items of age more than 4 years old excepting in the case of Digital/Video cameras where it will be more than 10 years old.

Temporary Resettlement Expenses

In the event of loss or damage to the building insured under this policy due to operation of an insured peril as per terms and conditions of the policy and the building is not in a position to be occupied, the Company will reimburse to the Insured the actual cost incurred towards lodging expenses incurred as a temporary resettlement in an alternative accommodation for a maximum period of one week not exceeding Rs25,000.

Important Condition:

1. The actual charges incurred subject to the maximum limits specified above only shall be reimbursed.
2. Resettlement expenses covers only the lodging expenses incurred during the course of stay in a guest house or in a hotel.
3. This coverage does not include boarding expenses and no proportion of the claim amount will be deducted if the same is offered on a complimentary basis.
4. Necessary proof for having stayed in an alternate accommodation other than the usual place of residence and paid the expenses shall have to be furnished to the insurance company.
5. This coverage does not include transportation expenses.
6. The above limits are applicable per annum.

Loss of Cash

In the event of actual loss of money in coins and/or currency notes up to the Benefit sum insured by robbery and/or hold-up while such money is in insured's/his family member's custody and whilst being conveyed by insured and/or his family members directly from a bank (including withdrawals from ATMs) at which he/they maintain an account to their home in the ordinary course of transit, the Company the Company will reimburse to the Insured towards actual loss of cash not exceeding Rs15,000/-

Conditions:

1. We will cover only one withdrawal in a day of the insured and or his family members.
2. Steps must be taken to inform the robbery and/or hold-up to police immediately and a copy of the first information and /or Final report should be handed over to us.
3. Unless you are able to establish to our reasonable satisfaction that a loss of the amount stated has occurred with documentary proof.
4. The first INR. 250/- in respect of each and every claim.
5. The above limits are applicable per annum.

Personal Accident to Household Staff

In case of death or disability arising out of and consequent (within 12 months) upon an injury sustained by your household staff, the policy will pay the limits specified in the schedule under this section as per the benefit table mentioned below.

1. Death	100%
2. Permanent Total Disablement	
Total and irrevocable loss* of	
(i) Both Hands or both feet	100%
(ii) sight of both eyes	100%
(iii) one entire hand and one entire foot	100%
(iv) Loss of either hand or foot and sight of one eye	100%
(v) Speech and hearing in both ears	100%

(vi) Either hand or foot	50%
(vii) Sight of One eye	50%
(viii) Speech	50%
(ix) Hearing in both ears	50%
(x) Thumb and index finger of the same hand	25%
(xi) Quadriplegia	100%
(xii) Paraplegia	50%
(xiii) Hemiplegia	50%
(xiv) Uniplegia	25%

In any case, the maximum liability of the company in the event of a claim shall not exceed 100% of the sum insured provided under this section.

Maximum limit – 8 times annual income (Max Rs.5 lacs)

Terms & conditions:

1. If the Accident affects any physical function, which was already impaired beforehand, a deduction will be made equal in amount for this prior disablement.
2. If the accident impairs a number of physical functions, the degree of disablement given in the Table of Benefits will be added together, but not exceeding 100% of the Sum Insured.
3. In the event of permanent disablement, the Insured Person will be under obligation:
 - a) To have himself/herself examined by doctors appointed by the Company will pay the costs involved thereof.
 - b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required.

If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay.

Exclusions:

The Company shall not be liable to make any payment under this Benefit in connection with

- a. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
- b. Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident.
- c. Any payment under this Benefit whereby the Company's liability would exceed the sum payable in the event of death.
- d. Any other claim after a claim for death has been admitted by the Company and becomes payable.
- e. Any claim which arises out of an Accident whilst engaging in aviation or ballooning, whilst mounting into or dismounting from or traveling in any balloon or aircraft or which occurs during parachuting except when the Insured Person is flying as a fare paying passenger on a multiengine commercial aircraft.
- f. Any claim arising out of an Accident related to pregnancy or childbirth, venereal disease or infirmity, whether directly or indirectly.
- g. Any claim for death or Disablement of the Insured Person from
 - (a) intentional self-injury, suicide or attempted suicide.
 - (b) whilst under the influence of intoxicating liquor or drugs.
 - (c) self- endangerment unless in self-defence or to save life.
- h) Any claim for participation in Hazardous Sports/Hazardous Activities
- i)) Any claim arising out of sporting activities in so far as they involve in training or participation in competitions of professional or semi- professional sports persons.
- j) General exclusions applicable to all sections as specified in the policy.

Excess amount applicable

Excess applicable in respect of every section shall be the amount specified in the below-mentioned table. In respect of loss

or damage arising out of a single incident to multiple items covered under a single section, the excess amount shall be applicable on the item with the highest value only and not to each and every item.

Coverage	Excess (each and every claim)
Household Contents	1% of SI (per item limit) subject to a maximum of Rs.10000
Household Appliances	1% of SI (per item limit)subject to a maximum of Rs.10000
All risks for Jewellery & Valuables	1% of SI (per item limit)subject to a maximum of Rs.10000
Third Party Liability (excluding liability arising out of motor vehicles)	1% of SI-(per item limit)subject to a maximum of Rs.10000
Mobile Equipment's	2.5% of SI (per item limit)subject to a maximum of Rs.10000/-
Temporary Resettlement	First Rs.250/- arising out of each and every claim
Loss of Cash	First Rs.250/- arising out of each and every claim
Personal Accident	Nil
Terrorism	1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000