

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
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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, I pads, 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 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