

# ACKO GENERAL INSURANCE LIMITED

## ACKO PROPERTY PROTECT POLICY POLICY WORDINGS

(UIN: IRDAN157RPMS0014V01202627)

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## 1. PREAMBLE

This Policy is an insurance contract between the insured (“You”) and Acko General Insurance Limited (“Us/Our”), effective subject to receiving the full premium as specified in the Policy Schedule (“Schedule”)/Certificate of Insurance (“Certificate”). It is subject to the terms, conditions and exclusions outlined in this document and is valid for the period stated in the Schedule/Certificate.

Certain capitalized terms used in this document have specific meaning defined within the Policy itself. These definitions apply throughout the Policy, including the Schedule/Certificate, or any subsequent endorsements; And where the context allows, references to laws and regulations include any subsequent amendments. Singular references may also include references to the plural entities, any gender specific references may apply to either gender.

This Policy is a modular package insurance product designed for retail including group for business customers, offering a combination of property, cyber, health, and asset protection covers under a single policy framework.

## 2. DEFINITION

Unless this Policy expressly defines a word or a phrase under any Section or Insuring Clause as enumerated above, the terms defined below shall prevail over all the Sections of the Policy and have the meanings ascribed to them wherever they appear in this Policy:

1. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Accidental Damage** means sudden and unforeseen physical loss or damage arising out of an external, violent and visible accident, including but not limited to collision, impact, overturning or any other fortuitous event
3. **ATM** means an automatic teller machine.
4. **Authorised Employee** means an Employee of the Insured who is specifically entrusted with Money
5. **Beyond Economic Repair** means damage, destruction or breakdown of the Insured Asset to the extent that the estimated cost of repairs of such Insured Asset, as determined by Us or Our authorized representatives, exceeds the Sum Insured specified for the Insured Asset, less any applicable Depreciation, as reasonably determined by Us or Our authorized representatives, based on current market repair rates.
6. **Bodily injury/Injury** means physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner
7. **Bank** means a bank or any financial institution licensed by the Reserve Bank of India.
8. **Business Affiliate** means any employee, colleague, partner, servant, contracting party or delivery agent of the Insured sharing a fiduciary duty towards the Insured, who is involved in business operations and has a professional relationship with the Insured.
9. **Burglary** means an act involving entry into or exit from the Insured’s place of residence or business premises or vehicle using forcible and violent means or following assault or violence or threat thereof, to the Insured or to his/her Business Affiliate or Immediate Family Member or any person lawfully present in the Insured’s residence or business premises or vehicle.
10. **Business Hours** means the normal trading hours or whilst the Insured or their authorized employees are on the premises for the purposes of the business
11. **Card** means the credit card, cash card, debit card, gift card, pre-paid card, travel card and other similar cards issued to the Insured person by a Qualified Financial Institution.
12. **Cash/Money In-Transit:** Any mode of transportation of Money for the payment of wages, salaries and other earnings or for petty cash directly between a Bank, the Insured Premises or a Point in Transit (if specified) by the Insured or an Authorised Employee from the time Money is received at the Bank, the Insured Premises or a Point in Transit by the Insured or an Authorised Employee until delivered to the bank, the Insured Premises or a Point in

Transit by the Insured or an Authorised Employee and whilst at the Insured Premises until disbursed provided that out of business hours such Money shall be secured in a locked Safe or locked Strong Room. Cheques drawn by the Insured to provide for such Money are covered In Transit from the Insured Premises to the Bank only.

Any mode of transportation of Money in the personal custody of the Insured or an Authorised Employee directly between a Bank and the Insured Premises or a Point in Transit (if specified) from the time Money is received at the Bank or the Insured Premises by the Insured or an Authorised Employee until delivered to the bank or the Insured Premises or a Point in Transit by the Insured or an Authorised Employee within 72 hours of the time of collection, unless specifically agreed, altered and mentioned in the Policy Schedule/Certificate of Insurance.

13. **Certificate** means the latest certificate issued to the Insured by Us confirming the Insuring clause covered under the Policy.
14. **Cheque(s)** means any Bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with a stamped signature.
15. **Commencement Date** means It is the date and time from which the insurance cover under this Policy begins as specified in the Policy Schedule/Certificate of Insurance.
16. **Condition Precedent** means a policy term or condition upon which Our liability under the policy is conditional.
17. **Co-payment** means a cost-sharing requirement that provides that the Insured will bear a specified percentage of each admissible claim amount under this Policy.
18. **Cyber operation** involves the use of a computer system by, at the direction of, or under the control of a sovereign state to disrupt, deny access to or, degrade functionality of a computer system, and/or copy, remove, manipulate, deny access to or, destroy information in a computer system.
19. **Data** is any digital information, irrespective of the manner in which it is used, stored or displayed (such as text, figures, images, video, recordings or software).
20. **Deductible or Excess** means the fixed amount specified in the Policy Schedule/Certificate of Insurance, for which We will not be liable, and which will apply per occurrence of each insured event before the Insuring Clauses under this Policy are payable.
21. **Depreciation** means the decrease in the value of the Insured Asset over time, due to normal wear and tear, use and obsolescence. The value of Depreciation, where applicable, shall be deducted at the time of settlement from any amounts payable under the Policy at the time of claim settlement, in accordance with the depreciation table provided in the Policy Schedule/Certificate of Insurance.
22. **Device (Applicable to Cyber related covers)** is any physical electronic or digital equipment including software used to store, process, or transmit data, and is connected to a network or the internet. Devices are critical components of IT infrastructure and may be at risk from cyberattack, data breach, or other digital threats. Such devices may include, but are not limited to, computers, mobile phones, and smart devices.
23. **Digital** means the tools, methods, or technologies that utilize computer technology to perform tasks or communicate.
24. **Disclosure to information norm** means the policy shall be void and all premium paid thereon shall be forfeited in whole or in part to Us in the event of misrepresentation, misdescription or non-disclosure of any material fact.
25. **Email spoofing** is any forgery or wrongful manipulation of an email so that the receiver is misled to believe that the email is real and therefore trusts its faked origin.
26. **Equated Monthly Instalment (EMI) or EMI amount** means and includes the amount of monthly payment required for the Insured Person to repay the Loan (including any interest) set forth in the amortization chart/loan agreement (including any amendments thereto) between the Bank and the Insured Person prior to the date of occurrence of the insured event under this Policy. For avoidance of doubt, it is clarified that any monthly payments that are overdue payment prior to the occurrence of the insured event will not be considered, and for

the purpose of this Policy, such payments shall be deemed as paid by the Insured Person for the purpose of this Policy only, and shall not be recoverable under any benefit.

- 27. Endorsement** means a written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
- 28. Family Member** must be an immediate relative, which permanently lives with the insured at the principal address. Immediate relative shall mean parent, spouse or children.
- 29. FIR (First Information Report)** means the complaint filed by the Insured person and registered by the police Station within whose jurisdiction the alleged offence is committed/occurred.
- 30. Hardware** includes the physical components of any personal devices used to store, record, transmit, process, read, amend or control data, including but not limited to desktops, laptops, routers, and servers.
- 31. Hazardous Activities** means any activity which is potentially dangerous to the Insured whether or not the insured is professionally trained. Such activity includes without limitation stunt activities of any kind, adventure racing, base jumping, biathlon, big game hunting, black water rafting, stunt/obstacle riding, bobsleighting/using skeletons, bouldering, boxing, canyoning, cavin/pot holing, cave tubing, rock climbing/trekking/mountaineering, cycle racing, cyclo cross, drag racing, endurance testing, hand gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labour, marathon running, martial arts, micro-lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo riding, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting or wrestling any type.
- 32. Contents** means those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises excluding stocks.
- Contents (Applicable for Burglary)** means the items belonging to the Insured or for which the Insured is legally responsible, or have assumed a responsibility to insure, described below:
- a. Furniture, Furnishings, Carpets, Curtains and items of similar nature
  - b. Machinery and plant, tools, instruments and utensils of trade, unaffixed or portable equipment, office equipment, safes, strong rooms;
  - c. Computers, all equipment connected to and operating from Computers, and all disks, tapes, cards or other materials used for storing data;
  - d. Advertising material and display equipment;
  - e. Where the Insured is a tenant of leased or rented premises:
    - i. landlord's fixtures and fittings for which the Insured is liable under the terms of a lease or similar agreement;
    - ii. fixtures and fittings, or materials and supplies intended for use in the construction of fixtures and fittings, installed or to be installed for the Insured's own use;
  - f. but does not include (unless specifically agreed and mentioned in Your Policy Schedule/ Certificate of Insurance):
    - i. Stock;
    - ii. Specified Items;
    - iii. Deeds, bonds, bills of exchange, promissory notes, money or securities for money, monetary instruments, stamps, business books or documents, books of accounts, cheques, share certificates, tickets, stamps,
    - iv. Vehicles or trailers (including their accessories) registered or licensed to travel on a public road, including mobile plant and equipment, cars, sedans, panel vans and trucks, while in the insured premises; - Watercraft, aircraft, locomotives or rolling stock, including their accessories.

- v. Gold or Silver articles, watches, jewellery, precious stones, medals, coins, stamp collections, coin collections, curiosities, sculptures, manuscripts, rare books or documents of any kind.
  - vi. Plans, patterns, models, moulds, designs, specifications, blue prints, document of title to goods, contracts or other legal documents or documents of any other kind.
  - vii. Clothing and Personal Effects like toiletries, shoes, personal care items, books and items of similar nature
- 33. Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said act Or complies with all minimum criteria as under:
- i. has qualified nursing staff under its employment round the clock;
  - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
  - iii. has qualified medical practitioner(s) in charge round the clock;
  - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
- 34. Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
- 35. Immediate Family Member** means an Insured's spouse; children; children-in-law; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; who reside in the same place of residence as the Insured.
- 36. Insured Asset** means the mechanical, electronic, or rental equipment or any other physical asset specified in the Policy Schedule/Certificate of Insurance . For the purpose of this Policy, such Insured Asset may be either (i) owned, (ii) sold, (iii) serviced under a contract, (iv) taken on rent, or (v) given on rent by the Insured.
- 37. Identity theft** is the digital theft or acquisition by fraudulent means of personal data which has resulted or could reasonably result in the wrongful use of such personal data.
- 38. Insured Event** means events covered in the respective covers.
- 39. Insured Property** The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured under this Policy/ Group Policy and are located in Your Premises unless specifically stated in this Policy/ Group Policy. The Insured Property is shown in the Policy Schedule/Certificate of Insurance.
- 40. Invoice** means the invoice that was issued to the Insured by the wholesaler or retailer as proof of purchase of the Insured Asset having been purchased from such wholesaler or retailer.
- 41. Invoice Value** means the original amount paid by the Insured towards the purchase of the Insured Asset from a retailer or wholesaler, which is evidenced by an Invoice and is inclusive of any applicable discounts and taxes.
- 42. Kutcha Construction** means Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
- 43. Liquid Damage** means the entry of any fluid or moisture into the Insured Asset that impedes its proper functioning.
- 44. Legal costs** include any costs, expenses and/or fees for experts, investigations, court appearances, surveys, examination and/or procedures that are necessary for your civil, administrative and/or criminal proceedings. This does not include your general expenses (such as salaries and overheads or routine business expenses)
- 45. Limit of liability** will be as stated in the Policy Schedule/Certificate of Insurance, including any sub-limit and aggregate limit of liability.

46. **Lost or Stolen** means having been inadvertently lost or having been stolen by a third party without Your assistance, consent or co-operation.
47. **Malicious act (Applicable to Cyber related covers)** is any unauthorized or illegal act of a third party intending to cause harm to or to gain access to, or disclose data from personal devices or smart devices through the use of any personal device, smart device, computer system or computer network including the internet.
48. **Malware (Applicable to Cyber related covers)** is any unauthorized or illegal software or code (such as viruses, spyware, computer worms, trojan horses, rootkits, ransomware, keyloggers, dialers and rogue security software) designed to cause harm to or to gain access to or disrupt personal devices or smart devices or computer networks.
49. **Manufacturer's Warranty** means any warranty provided by the OEM of an Insured Asset regarding its quality and condition and sets out the terms in which such Insured Asset will be repaired or exchanged in the event it does not function as described or originally intended.
50. **Market Value (Applicable for Asset Protection related covers)** means the fair price of an Insured Asset, in a new/retail condition, as at the time of the loss or damage, as determined by Us at the time of claim settlement.
51. **Medical Practitioner/Doctor** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
52. **Mobile wallet** is an online account in which you deposit or earn money which is denominated in a specific currency that can be spent in an (online) store.
53. **Natural Calamities/Natural Disaster(s)** means any major adverse event resulting from the natural environmental or geological phenomena such as include earthquakes, tsunamis, volcanic eruptions, landslides, hurricanes, floods, wildfires, fog, heat waves and droughts etc.
54. **Nominee** means the person named in the Policy Schedule / Certificate of Insurance (as applicable) who is nominated to receive the Benefits due in respect of an Insured Person or Dependent covered under the Policy in accordance with the terms and conditions of the Policy, if such person is deceased when the Benefit becomes payable.
55. **Optional Cover:** A coverage extension that adds to the scope of insurance coverage of a Product and includes a write-back of an exclusion or a deletion/restriction of a coverage limitation.
56. **OEM** means the Original Equipment Manufacturer, including any other company involved in the manufacture of the finalized Insured Asset.
57. **Package Product:** A Product which is a combination of General Insurance coverages, and which may also additionally include coverages available within Health Insurance Products.
58. **Payment Card** means an ATM card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution for personal use only.
59. **Personal Devices** are any devices (computers, laptops, tablets, mobile phones, etc.) which are privately owned or leased by you, used for the purpose of creating, accessing, processing, protecting, monitoring, storing, retrieving, displaying or transmitting data. Personal devices do not include any smart devices or computer systems used in vehicles.
60. **Phishing** is an attempt to obtain sensitive information such as usernames, passwords and credit card details, often for malicious reasons, by masquerading as a trustworthy entity in electronic communication in text or machine-readable optical form (e.g. QR code).
61. **Physical Damage (Applicable for Asset Protection related covers)** is any external destruction or deterioration of the Insured Asset impacting the functionality of the Insured Asset.
62. **Policy** means the statements in the proposal form/personal statement, these terms and conditions, the Insuring Clauses, endorsements (if any), annexures to the Policy, the Schedule/Certificate (as amended from time to time), and the Policy Schedule/Certificate of Insurance issued to the Insured.

- 63. Policy Schedule/Certificate of Insurance** means the latest Schedule issued to the Insured by Us confirming the cover for the Insured clause under the Policy.
- 64. Policy Period/Cover period/ Coverage period** means the period specified in the Schedule between the policy commencement date and the policy expiry date and shall also include every extension of the period of insurance
- 65. Premium** is the amount payable by you as stated in the schedule.
- 66. Public Authority** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, exact obedience, command, determine or judge.
- 67. Pucca Construction** means Construction other than Kutcha Construction.
- 68. Replacement (Applicable for Asset Protection related covers)** means mechanical, electronic, or rental equipment in fully functional condition which is similar to the Insured Asset it replaces and has equal or comparable value and technical specifications. For the purposes of this Policy, Replacement Equipment shall be of two types:
- Replacement New Equipment: Replacement Equipment which is in a new/retail condition
  - Replacement Refurbished Equipment: Replacement Equipment which is not in new/retail condition.
- 69. 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.
- 70. Salvage (Applicable for Asset Protection related covers)** means the remaining and/or recovered parts of any Insured Asset, or any value thereof attached to such remaining and/or recovered parts. In cases where the damaged Insured Asset or part is not available, the deemed value of the applicable Salvage shall be deducted from the amounts payable under the Policy at the time of claim settlement, in accordance with the 'Basis of Settlement & Assessment of Claims' Section.
- 71. Screen damage** is any externally visible destruction or damage or breakage of the "Screen" of the Insured Asset impeding the usage or functionality of such Insured Asset. Screen Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Equipment. For the purpose of this definition, "Screen" means any front/primary glass or LCD or digitizer component of the Insured Asset, or any other display component specified in the Schedule/Certificate.
- 72. Seller's Warranty** means any warranty provided by the wholesaler or retailer of an Insured Asset regarding its quality and condition and sets out the terms in which such Insured Asset will be repaired or exchanged in the event it does not function as described or originally intended.
- 73. Service Centre** means an entity or individual or set of individuals who are authorized to carry out repairs by the OEM or has necessary experience and tools to repair the device.

- 74. Strong Room** means a room within the Insured Premises designed for the secure storage of Money, and Access to which is restricted
- 75. Stock** (Applicable for Section 1 - Property Damage) - Stock means any stock of goods or merchandise. It may be:
- i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch,
  - ii. Raw materials, packing materials, or
  - iii. Stock held in trust for which You are responsible.
  - iv. Stock in Open in the Insured Premises
- Stock** (Applicable for Section Burglary) - Stock means the items belonging to the Insured or for which the Insured is legally responsible, or have assumed a responsibility to insure, described below;
- i. merchandise or materials of trade manufactured, unmanufactured or in the course of manufacture;
  - ii. materials used in making and packing;
  - iii. consignment stock;
  - iv. goods held in trust or on commission;
  - v. pallets and containers;
  - vi. consumable materials used in the operation of machinery;
  - vii. but does not include:
    - a. Contents;
    - b. Specified Items;
    - c. Money
- 76. Spouse** means Your wife or husband.
- 77. Software** includes any digital standard, customized or individually developed program or application held or run by a personal device that comprises a set of instructions that are capable, when incorporated into a machine-readable medium, of causing a machine with 10 Confidential (C3) information processing capabilities to indicate, perform or achieve a particular function, task or result.
- 78. Sub-limit** means a cost-sharing requirement under this Policy in which We would not be liable to pay any amount in excess of the pre-defined limit specified in the Policy Schedule/Certificate of Insurance against an Insuring Clause.
- 79. Sum Insured** means the amount specified in the Policy Schedule/Certificate of Insurance against the respective Insuring Clause or set of Insuring Clauses that represents Our maximum, total and cumulative liability for all claims made in respect of that Insured under that Insuring Clause during the Policy Period/Coverage Period/cover period.
- 80. Theft of funds** is any unauthorized electronic transfer of money, assets or any other funds.
- 81. Third-party** is any person or legal entity other than the insured as stated in the schedule.
- 82. Third party claim** is any written demand or assertion for compensation or damages by a third party against you.
- 83. Theft:** shall mean intending to take dishonestly any movable property out of the possession of any person without that person's consent with the intention of permanently depriving the Insured of such property and does not include larceny, pilferage and the like.
- 84. Total Loss** means a situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total.
- 85. Unauthorized /Fraudulent Transaction** means the transactions done through Point of Sale /ATM/Online payment gateway by any person other than the Insured Person, and without the Insured Person's consent or knowledge, or by impersonating the Insured Person.
- 86. Vehicle** means Your car, truck, jeep, motorcycle, recreational vehicle, or camper or **any** other registered vehicle mentioned in the Policy Schedule/Certificate of Insurance.
- 87. War** includes and is not limited to any armed conflict involving physical force
- a. By a sovereign state against another sovereign state, or

b. As part of a civil war, rebellion, revolution, insurrection, military action or usurpation of power.

**88. We/Our/Us/Company/Insurer means** Acko General Insurance Limited.

**89. You/Your/Policyholder/Insured/Insured Person** means the person/entity named in the Policy Schedule/Certificate of Insurance who has concluded this Policy with Us.

### 3. INSURING CLAUSE

The Schedule/Certificate will specify which Insuring Clauses are in force for the Insured(s), if opted for in the proposal form, under the Policy.

This Policy is a package policy that offers multiple covers under a single contract. It is divided into seven Sections, comprising six Base Sections and one Optional Covers Section.

The Base Covers can be selected on a pick-and-choose basis. However, at least one Base Cover must be selected to opt for any cover under the Optional Covers Section

### 4. COVERAGE

#### i. Section 1 – Property Damage

If Insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance

- This Policy is issued to You and covers Your Insured Property relating to Your business and mentioned in the Policy Schedule/Certificate of Insurance.
- If more than one person is insured under this Policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
- If You have mortgaged, pledged or hypothecated Your Building and/or Contents with a Bank, the Policy Schedule/Certificate of Insurance will show an ‘Agreed Bank Clause’ and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.

#### A. What we cover?

Subject to the terms, conditions, exclusions and limitations of this Policy, We will indemnify the Insured against direct physical loss of, damage to, or destruction of the Insured Property (Building only, or Contents (including but not limited to Portable Electronic Devices, Furniture, Fixtures and Fittings ) only, or Stock only, or any combination thereof), as specified in the Policy Schedule/Certificate of Insurance, occurring during the Policy Period and caused by any of the insured event(s) opted by the Insured and expressly stated as covered in the Policy Schedule/Certificate of Insurance.

This Policy only covers those building(s) or its stock or contents whose address is duly mentioned in the Policy Schedule / Certificate of Insurance.

This Policy also includes certain cover options which shall be applicable only if opted by customer.

Coverage under this Section shall apply only in respect of those events selected by the Insured, subject to the condition that a minimum of one (1) peril must be selected for this Section to become operative.

#### B. Insured Events (Property Damage)

The perils covered are given in Column A and those not covered in respect of these events are given in Column B.

Sr. No.	Column A	Column B
1	<p><b>Fire, Lightening, Explosion and Aircraft Damage (FLEXA)</b> Loss or damage caused by fire, lightning, explosion or implosion, aircraft damage (including articles dropped therefrom), or impact damage (excluding impact by the Insured’s own vehicles or machinery).</p>	<p>caused by:</p> <ul style="list-style-type: none"> <li>• It’s undergoing any heating or drying process, or</li> <li>• burning of Insured Property by order of any Public Authority.</li> <li>• caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.</li> </ul>

		<ul style="list-style-type: none"> <li>caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment</li> <li>caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or</li> <li>caused by centrifugal forces.</li> </ul>
2	<b>Bush Fire, Forest Fire, Jungle Fire and Smoke</b>	-
3	<b>Riot, Strike and Malicious Damage (RSMDD)</b> Loss or damage caused by riot, strike, labour disturbances, civil commotion or malicious acts, excluding acts of terrorism.	<ul style="list-style-type: none"> <li>total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind,</li> <li>temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or</li> <li>temporary or permanent dispossession of any Building by unlawful occupation by any person.</li> </ul>
4	<b>Storm, Typhoon, Flood and Inundation (STFI)</b> Loss or damage caused by storm, cyclone, typhoon, hurricane, tornado, flood or inundation.	
5	<b>Earthquake</b> Physical loss or damage, or destruction caused to Insured Property by Earthquake, Volcanic Eruption or other convulsion of nature.	
6	<b>Terrorism</b> Physical loss or damage, or destruction caused to Insured Property by the Act of Terrorism occurring during the Policy Period	Coverage and exclusions under this will be as per Terrorism clause Annexure
7	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	Caused by: <ul style="list-style-type: none"> <li>normal cracking, settlement or bedding down of new structures,</li> <li>the settlement or movement of made-up ground,</li> <li>coastal or river erosion,</li> <li>defective design or workmanship or use of defective materials, or</li> <li>demolition, construction, structural alterations or repair of any property, or ground works or excavations.</li> </ul>
8	Missile Testing Operation	loss, destruction or damage caused by pressure waves

9	Bursting or overflowing of water tanks, apparatus and pipes,	
10	Leakage from automatic sprinkler installations	<ul style="list-style-type: none"> <li>repairs or alterations in the Building in which Your Business is located,</li> <li>repairs, removal or extension of any sprinkler installation, or</li> <li>defects in the construction known to You.</li> </ul>
11	Theft after an Insured Event (With in 7 days): physical loss or damage, or destruction caused to Insured Property by Theft within 7 days from the occurrence of and proximately caused by any of the Insured Events	We do not cover for loss or damage, or destruction due to theft of any article or anything located outside Your Premises, or of any article or anything attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

For the purpose of this Section, coverage under this Policy shall be extended, at the option of the Insured, to any one or more of the following property categories, as opted by insured and expressly specified in the Policy Schedule/Certificate of Insurance:

- i. Building only cover:** If Insured has opted for this option, premium is paid and specified in the Policy Schedule/ Certificate of Insurance than We will indemnify the Insured against direct physical loss of, damage to, or destruction of the insured building structure including fixtures and fittings permanently attached thereto, as mentioned in the Policy Schedule/Certificate of Insurance.
- ii. Contents:** If Insured has opted for this option, premium is paid and specified in the Policy Schedule/ Certificate of Insurance than We will indemnify the Insured against direct physical loss of, damage to, or destruction of the contents within the insured premises, including but not limited to furniture, fixtures, equipment or Portable Electronic Devices.
- iii. Stock:** If Insured has opted for this option, premium is paid and specified in the Policy Schedule/ Certificate of Insurance than We will indemnify the Insured against direct physical loss of, damage to, or destruction of the stock-in-trade, including raw materials, finished goods and goods in process.

**Note:** It is hereby clarified that the scope of coverage (Including Cover Options) shall be strictly limited to the property category or combination of categories opted by the Insured and expressly stated in the Policy Schedule/Certificate of Insurance. The Company shall have no liability in respect of any property not so declared and covered under this Policy.

- iv. Business Shutdown:** If Insured has opted for this option, premium is paid and specified in the Policy Schedule/ Certificate of Insurance than We will indemnify Insured for the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance for physical loss or damage, or destruction caused to Insured's shops/business by the Insured events opted by Insured resulting in interruption of business of the Insured for minimum number of days occurring during the Policy Period as mentioned in the Policy Schedule/Certificate of Insurance.

The Sum Insured will be payable as per the waiting period defined in the Policy Schedule/Certificate of Insurance.

### C. Basis of Sum Insured

1. **For Building, Furniture, Fixture and Fittings and any other contents:** Reinstatement Value
2. **For Stocks:**

- a. **For raw material:** landed cost at Your Premises.
- b. **For stock in process:** input cost of stock at the time of loss.
- c. **For finished stock:** the manufacturing cost of the Finished Stock or the Contract Price of goods sold but not delivered and more precisely defined below.

**Contract Price** is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

3. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

#### **D. Restoration of Sum Insured**

Except as stated in the Policy, the insurance cover will, at all times, be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise Your option not to restore the Sum Insured.

#### **E. Cover Options**

If Insured has opted for the cover options listed below, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance, We will indemnify the Insured for any loss or damage to the insured property as specified below.

##### **i. Additions, alterations or extensions (Excluding Stocks):**

We cover Buildings, Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay for that item as follows:

- You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,
- such item of Property is not otherwise insured,
- maximum limit under this cover is % as mentioned in the Policy Schedule/Certificate of Insurance (excluding stocks),
- subject to Underinsurance provisions **of** this Policy.

##### **ii. Stocks at many locations on floater basis:**

We cover physical loss or damage to movable property in more than one location as follows:

- You have declared all locations, and these are shown in the Policy Schedule/Certificate of Insurance.
- You have declared stocks as a single value reflecting the aggregate Sum Insured.
- You have a good internal audit accounting procedure under which the total amount at risk and the locations can be established at any particular time.
- You must inform Us of any change in the address of any location occurring after the Commencement Date.

##### **iii. Temporary removal of stocks:**

We cover stock temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes subject to the following conditions:

- maximum cover will be % (as mentioned in the Policy Schedule/ Certificate of Insurance) of the Sum Insured for Stock,
- such stock is not otherwise insured.

#### iv. Cover for Specific Contents:

We cover the following, as applicable:

- Money for an amount not exceeding ₹ as mentioned in the Policy Schedule/Certificate of Insurance during the policy period.
- Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹ as mentioned in the Policy Schedule/Certificate of Insurance (during the policy period).
- Computer programs, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹ as mentioned in the Policy Schedule/Certificate of Insurance during the policy period.
- Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding ₹ as mentioned in the Policy Schedule/Certificate of Insurance, per person for a maximum of persons as mentioned in the Policy Schedule/Certificate of Insurance during the policy period.

#### v. Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding ₹ as mentioned in the Policy Schedule/Certificate of Insurance during the policy period.

#### vi. Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

- The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;
- The maximum We pay is % of the claim amount as mentioned in the Policy Schedule/Certificate of Insurance;
- We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

#### vii. Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is % of the claim amount as mentioned in the Policy Schedule/Certificate of Insurance.

#### viii. Costs compelled by Municipal Regulations (For Building only):

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or byelaws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

- Insured must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. Insured must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
- If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.
- All other terms and conditions of this Policy will apply to this extension.
- These costs will not include
  - i. the costs incurred for complying with such regulations,
    - a. for destruction or damage occurring before Commencement Date,
    - b. for destruction or damage not insured under this Policy,
    - c. under which Insured has received notice before the destruction or damage occurred.
- Any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.
- the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or byelaws.

The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.

#### **F. Exclusions, That Is, What We Do Not Cover**

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of % for each claim subject to a minimum amount as mentioned in Policy Schedule/Certificate of Insurance. This means that We will deduct excess as mentioned in Your Policy Schedule/Certificate of Insurance for each and every loss suffered by You under the terms of this section.
  - ii. For terrorism risk the Excess shall be as per the clause attached to this policy.
2. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
3. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
4. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
5. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
6. Pollution or contamination, unless
  - i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
  - ii. an Insured Event itself results from pollution or contamination.
7. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule/Certificate of Insurance.

8. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
9. Loss or damage to any Insured Property removed from Your Premises to any other place, except
  - i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
  - ii. Stocks covered under this Policy
10. Any reduction in market value of any Insured Property after its repair or reinstatement.
11. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
12. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
13. Costs, fees or expenses for preparing any claim.
14. Any Loss or damage occasioned by or through or in consequence directly or indirectly by the event(s) which is(are) not opted by you.
15. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to theft
16. **Terrorism Damage Exclusion Warranty, if not opted:** Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance 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 endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expenses 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 action taken in respect of any act of terrorism. If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

#### **G. What We Pay, that is, Basis of Settlement for Section 1 – Property damage**

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

##### **1. Partial Loss:**

- i. If any Insured Property is a Partial Loss, We will reimburse You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
  - ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a **Total Loss**, We will pay You for
- i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
  - ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.

- iii. Reinstatement using standard material readily available and in common use for similar types of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
  - i. landed cost at Your Premises for Stock of raw materials,
  - ii. total manufacturing cost for Stock of finished goods,
  - iii. the input value of Stock in process at the time of loss,
  - iv. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
  - i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or byelaws,
  - ii. If You do not wish to Reinstated the Building, Plant and Machinery, Furniture, Fixture, Fittings.

#### **H. Underinsurance Applicable to Section 1 - Property Damage**

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance, except to the extent waived in this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.
2. Every item of Insured Property is subject to this condition separately.
3. Under this Section 1, We will waive underinsurance upto % as mentioned in the Policy Schedule/Certificate of Insurance.
4. If at the time of damage, the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents is less than % as mentioned in the Policy Schedule/Certificate of Insurance of the value of Insured Property You will be responsible for the difference and You will bear a proportionate share of the loss.
5. Underinsurance will not apply to Cover for Specific Contents.

**Note:** The cost for Reinstatement of additions made to Insured Property during the Policy Year will be reckoned from the date of addition.

#### **I. Conditions applicable to section 1 Property Damage**

##### **Your Obligations**

##### **I Make True and Full Disclosure in The Proposal and Related Documents**

You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover

and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.

We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

## **II Make True Statements and Full Disclosure in the Claim and Related Documents**

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse Your claim. We may also cancel Your policy.

## **III Obligation to Take Care: You must:**

- ensure that unauthorised persons do not occupy Your Premises.
- whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

## **IV Inform Change in Circumstances:**

You must inform Us immediately if:

- You change the nature of Your Business or any processes,
- You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You,
- You change the use of Your Premises or any Building, or
- Your Premises or any Building remains unoccupied for more than 30 days.

## **V Allow Inspection and Investigation of Claim**

You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required permit the scientific testing and investigation of any insured article affected by an insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.

## **VI Follow Claim Procedure**

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per the Policy.

## **VII Changes To Covers**

- You can choose to make changes to the covers of this Policy, for example, take additional cover or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.
- This Policy (including the Policy Schedule/Certificate of Insurance, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

## **Other Details**

## I Designation of Insured Property

For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

## II Notices

- We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule/Certificate of Insurance, and to Your email address that You have registered with Us.
- You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule/Certificate of Insurance. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorised to receive notices etc. on Our behalf.

## III Applicable Law and Jurisdiction

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

## IV Arbitration (for commercial)

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

## V Immediate Notice to Us

- a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- b. You can give notice to any of Our offices or call centers.
- c. You must state in this notice
  - i. the Policy Number,
  - ii. Your name,
  - iii. details of report to the police that You made,
  - iv. details of report to any authority that You made,
  - v. details of the Insured Event
  - vi. a brief statement of the loss,
  - vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
  - viii. details of loss or damage under Optional Cover/Add-ons, if any, and
  - ix. submit photographs of loss or physical damage, wherever possible.

## VI Steps to Prevent Loss and Damage

- a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
  - i. You must not sell, give away or dispose of any damaged items of any property,
  - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
  - iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

## VII Immediate Notice to Authorities

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/explosion / implosion or lightning. In case of subsidence/landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

## VIII Submit Claim

- a. Claim Form:
  - i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
  - ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
- b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

## IX Establish Loss

- a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.
- b. When We request:
  - i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
  - ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
  - iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.
  - iv. You must give Us, when We request, any additional information that We require for verifying Your claim.

## X Fraudulent Claim

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

- a. We will not pay the claim,
- b. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
- c. We can also inform the police and start legal proceedings against You.

## XI Other Insurance

- a. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made

- under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
- b. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
  - c. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
  - d. We will ensure that Our actions do not impose any liability on You.

## XII Our Rights Relating to Insured Property

- a. We must investigate/survey to confirm that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:
- b. We and Our representatives will visit Your Premises and inspect the Insured Property,
- c. We will ask You to give to Us any items of the Contents of Your Premises, and hold it with Us for the purposes of examination, testing, or any other investigation, or
- d. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.
- e. We will ensure that Our actions will not impose any liability on You.

## XIII Recovery Action by Us

- a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to the Insured Property. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.
- b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
- c. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

## XIV Agreed Bank Clause

If You have mortgaged, hypothecated or created any security over any Insured Property in favour of a Bank, and the Bank has an interest in the Policy, the name of such Bank will also be shown in the Policy Schedule/ Certificate of Insurance under the title 'Agreed Bank Clause'. If You choose to add the name of such Bank at any time during the Policy Period, this will be shown as an Endorsement. In this Clause, the word 'Bank' includes any financial institution.

Under this Clause You agree as follows:

- i. We shall pay to the Bank the entire amount that We are liable to pay under this Policy. Such Bank will receive it for its own demand, and as agent for any other person interested in the amount
- ii. When We pay the amount to the Bank, Our liability under this Policy will be discharged, and will be binding on all of You and all persons named as the insured.
- iii. Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.
- iv. Any settlement or compromise that We make with the Bank will be binding on You and all persons named as the insured. However, such settlement or compromise

- will not affect the rights of the Bank to recover any amount from You or any other person.
- v. If You make any change in the use of the Insured Property or Your Premises or sell or transfer the Insured Property, such actions will not prejudice the interest of the Bank under the Policy and this Clause, unless the condition has been broken by the Bank or its employees.
  - vi. If You commit any act or omission that will increase the risk, the insurance cover will not be invalidated. However, the Bank shall notify Us of any change or ownership, or alterations and increase in risks as soon they become known to the Bank and shall pay additional premium from the time of such change.
  - vii. When We pay the amount to the Bank, We will become legally and automatically subrogated to all rights of the Bank to the extent of such payment. This will not impair or prejudice the rights of the Bank to recover any amount from You or any other person.

N.B: The Bank shall mean the first named Financial Institution/Bank named in the policy

## ii. Section 2. Cash Protect

### i. Cash In-Transit

If Insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance then We will indemnify the Insured against loss of cash in coins and/or notes arising from burglary, robbery or theft whilst such cash is in the custody of the Insured or duly authorised employees and in the course of transit during business hours or office hours, up to the Sum Insured mentioned in the Policy Schedule/Certificate of Insurance.

For the purposes of this cover, “transit” shall mean the conveyance of money between specified locations by the Insured or duly authorised employees.

#### Specific Conditions Applicable to I. Cash In-Transit

- You must maintain **proper records** of all cash carried in transit.
- The insurance company can **inspect these records anytime**.
- Take all reasonable steps to safeguard the Money, any means by which the **Cash is in Transit**.

#### Specific Exclusion Applicable to I. Cash In-Transit

- Loss of Cash carried by anyone other than the Insured or an **Authorised Employee** of the Insured.
- Loss occurring after **business/office Hours**.
- Loss of Cash from an unattended vehicle
- Cases where the loss is not supported by an immediate notice to the Police Authorities and to the Company, (along with a copy of the First Information Report (FIR))
- If the number of transits exceeds the limit specified in the Policy Schedule/Certificate of Insurance.

### ii. Cash In-safe

If Insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance then We will indemnify the Insured against the loss of Cash from a Safe and/or Strong Room in the premises mentioned in the Policy Schedule/Certificate of Insurance caused by Burglary or Robbery or hold-up, upto the Sum Insured mentioned in the Policy Schedule/Certificate of Insurance.

The liability of the Company shall be limited to the actual amount of cash lost or damaged, as evidenced by proper records which are available and/or stored in a secure location separate from the safe or vault in which such cash were stored.

### Specific Conditions Applicable to II. Cash In-Safe

- You must maintain **proper records** of all cash In-safe.
- The insurance company can **inspect these records anytime**.
- Take all reasonable steps to safeguard the Money, any means by which the **Cash is In-Safe**.

### Specific Exclusion Applicable to II. Cash In-Safe

- Loss of cash which cannot be verified or accounted for through proper records on shortage.
- Loss of cash due to access to the safe or vault by any person in any manner whatsoever, other than such access being provided or facilitated by the Insured under duress, assault or threat of violence.
- Loss of cash due the Insured Premises are Unused / Unoccupied, during the period of being Unused / Unoccupied unless informed to Us in writing and specifically agreed by Us.
- the ownership of the Insured Property passes from the Insured to any other person or entity
- Loss occurring on Premises, after Business Hours, unless the Cash is in Locked Safe or Strong Room with restricted access.
- Money kept at Private Residence or any place other than Insured's place of Business (Premises) mentioned in the Policy Schedule/Certificate of Insurance unless specially agreed and mentioned in the Policy Schedule/Certificate of Insurance.
- Loss from a Safe or Strong Room following use of the safe or strong room key(s) or any duplicate thereof belonging to the Insured, unless this has been obtained by threat or by violence to the person in custody of the key(s).

### Specific Conditions Applicable to Section 2. Cash Protect

- You must maintain **proper records** of all **cash In-safe/Cash In-Transit**.
- The insurance company can **inspect these records anytime**.
- Take all reasonable steps to safeguard the Money, any means by which the **cash In-safe/Cash In-Transit**
- The Insured Shall:
  - a. Take all reasonable steps to protect the cash, the means of **transit, any Safe and/or Strong Room**, and the Insured Premises from insured events covered under this section.
  - b. Ensure that all security systems or aids declared in the proposal are properly maintained and kept in good working condition, as per manufacturer guidelines or standard practice.
  - c. Ensure That:
    - all entry and exit points of any Safe and/or Strong Room are securely locked;
    - all security measures (including burglar alarms, CCTV, and security guards) declared in the proposal are properly in place and operational;
    - keys, codes, and combinations to any Safe or Strong Room are kept securely and away from the Safe/Strong Room;
    - outside business hours, such keys and records are removed from the premises and stored securely, and where multiple keys or records exist, they are kept separately.
    - The Insured must make reasonable efforts to identify the offender, support legal action, and help recover the stolen cash.

### Claims Notification

It is a condition precedent to the Company's liability hereunder that the Insured shall:

- i. Immediately and in any event within 24 hours of the happening of any event giving rise to or likely to give rise to any Claim under this Policy give written notice to the Company to the address shown in the Policy Schedule / Certificate of Insurance;
- ii. Immediately and in any event within 24 hours lodge a complaint with the Police detailing the Cash lost in respect of which the Insured intends to submit a Claim, and within the same period provide a copy of that written complaint, the First Information Report to the Company, or the circumstances which might reasonably be expected to give rise to a Claim;

- iii. within 7 days deliver to the Company a detailed written statement of the Cash lost and an estimate of the quantum of any Claim along with all documentation required to support and substantiate the amount sought from the Company. In the case of the notification of an event likely to give rise to a Claim, the Insured shall specify in writing the grounds for holding such belief.
- iv. expeditiously provide the Company and its representatives and appointees with all the information, assistance and documentation that they might reasonably require.
- v. take all reasonable steps to identify the perpetrators of the Burglary and/or Robbery and discover and recover any Cash lost;
- vi. take all reasonable steps to secure the Insured Premises and Money against a repeat of any Burglary and/or Robbery event, and/or prevent the same from occurring.

### Specific Exclusion Applicable to Section 2. Cash Protect

This Section does not cover the following unless specially mentioned in the Policy Schedule/Certificate of Insurance and expressly covered by the section: -

- Loss of Cash where the Insured or his **Authorised Employee** is or is alleged to be involved as a principal or accessory, except loss due to fraud or dishonesty of the cash carrying employee of the Insured, occurring whilst in transit and discovered within 48 hours
- Loss of any Money due to error or omission, unexplained losses, mysterious disappearances
- Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
- Any loss of or damage to any property, whether belonging to the Insured, an Employee or any third party.
- Any personal or bodily or mental injury or suffering of any description.
- If the Insured premises containing the insured property is Unused / Unoccupied and so remains for a consecutive period of 7 days or more, unless specifically agreed, altered and mentioned in Your Policy Schedule/Certificate of Insurance.
- Any other losses other than **Cash**
- **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 organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. 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.

In any action suit or other proceeding where the Company alleges that by reason of provision of the above exclusion any loss is not covered by this insurance policy, the burden of proving that such loss is covered shall be upon the Insured.

### iii. Section 3. Cyber Protection Related Covers

#### I. Digital Theft of Funds

If Insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance, We will indemnify You upto the sum insured as mentioned in the Policy Schedule/ Certificate of Insurance for any direct financial loss that You sustain

and is not compensated for by the issuing bank, financial institution or mobile wallet company or similar to that caused:

- a. As a result of a theft of funds due to unauthorized access to your bank account, credit or debit card or mobile wallet(s) by a third party, leading to theft of funds. This may occur wholly or partially through Your personal device or smart device or otherwise by digital or electronic means, and
- b. As a consequence of You being a victim of phishing or email spoofing, Theft and Burglary provided that:
  - i. You report the theft to the issuing bank, financial institution or mobile wallet company within 7 days of discovery of the theft of funds or you lodge a report with National Cyber Crime Reporting Portal detailing the theft of funds within 7 days of discovery, and
  - ii. You provide evidence that your bank, financial institution or the mobile wallet company is not fully reimbursing you and you have made all reasonable efforts to obtain reimbursement.

We will also indemnify You for unrecovered losses after You have exhausted recovery options from your bank, wallet company, or financial institution for any reasonable and necessary costs you incur for prosecution of a criminal case against the third party responsible for theft of funds, phishing or email spoofing.

In cases where expressly mentioned in your Policy Schedule / Certificate of Insurance, We will also cover for any penalties imposed by bank(s) or financial institution(s) for non-maintenance of minimum balance or missed loan EMIs; provided that the account balance before such financial loss was above the required threshold and it fell short directly as a result of the covered incident.

We will not cover for Financial Loss from any transactions involving physical money / cash / currency or currency equivalent, including withdrawal of money from Automated Teller Machine (A.T.M).

## **II. Identity Theft**

If Insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance, We will indemnify You against the following losses resulting from Identity Theft upto the sum insured as mentioned in the Policy Schedule/Certificate of Insurance:

- a. Any direct financial losses including, provided that:
  - i. You have reported to us and the local police within 7 days of discovery of the identity theft, and
  - ii. You can provide confirmation from Your employer that the lost wages are not otherwise being compensated or reimbursed elsewhere.
- b. Reasonable and necessary costs incurred by You for credit monitoring and identity theft monitoring services.
- c. Reasonable and necessary costs incurred by You for prosecution of a criminal case against a third party for committing identity theft against You.
- d. Reasonable fees, costs and expenses for psychological counselling or treatment related to identity theft subject to the applicable sub-limit stated in the Policy Schedule / Certificate of Insurance.

We will not cover for Financial Loss as a result of physical loss/ theft of card, phone, laptop or any other digital device/ payment authorization instrument.

## **III. Fraudulent Charge on Loss of Card**

If Insured has opted for this cover, paid the premium, and mentioned in the Policy Schedule/Certificate of Insurance, We will reimburse the unauthorized charges made on your lost credit or debit card.

This reimbursement will be up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance and will cover charges that Insured is responsible for, from the time period mentioned in the Policy Schedule/ Certificate of Insurance up to when Insured first report the loss to the card issuer, and for up to 7 days after reporting the incident.

#### **Specific exclusions applicable to III. Fraudulent Charge on Loss of Card**

We will not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:

- Charges made on Your lost credit/debit card more than 1 month prior to Your first reporting the event to Your credit/debit card issuer(s) and 7 days post reporting of the event to Your credit/debit card issuer.
- Charges made on Your credit/debit card if Your credit/debit card has not been lost.
- Cash advances made with Your lost credit/debit card.
- Charges incurred by a resident of Your household, or by a person entrusted with Your credit/debit card.

#### **Specific conditions III. Fraudulent Charge on Loss of Card**

- We will only pay for unauthorized charges for which You are responsible under the terms and conditions of Your credit/debit card.
- The loss of credit/debit card must be Discovered during the Policy Period.
- You must report the loss of Your credit/debit card to the issuer(s) within hours specified in the Policy Schedule/ Certificate of Insurance after discovering Your lost or stolen credit/debit card.
- You must comply with all terms and conditions by which Your credit/debit card is issued.
- This Benefit under this cover is available only once in a policy period.

#### **IV. ATM Assault and Robbery**

If Insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance, We will reimburse Insured for the following up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance if the event specified occurs within the Policy Period as mentioned in the Policy Schedule/Certificate of Insurance:

1. **ATM Robbery** – We will reimburse You for the money You withdrew from any ATM around the world using Your Credit/Debit card if You lose such Money in a Robbery event that occurs within the timeline mentioned in the Policy Schedule/Certificate of Insurance of the withdrawal of the money.
2. **Bodily Injury** – We will reimburse You for reasonable emergency first aid charges for bodily injury during a Robbery that is covered in (1) of this clause “ATM Robbery”.

#### **Specific Exclusions Applicable to IV. ATM Assault and Robbery**

We will not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:

- Damages and/or liabilities to any third parties.
- Any damages or losses to anything other than the Money You withdrew from Your Bank account through ATM.
- Losses and/or liabilities that happened before or after the ATM robbery.
- Charges for emergency first aid to anyone other than You.

#### **Specific Conditions Applicable to IV. ATM Assault and Robbery**

- You must provide an official police report that indicates that the incident happened within the covered time frame of 15 minutes after the withdrawal of the Money by You and within the Policy Period in order for us to pay the claim; unless You are legally incapable of doing so.
- Claim will be payable only once in the policy period.

#### **V. Lost Wallet Coverage**

If Insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance We will reimburse You for any one or all of the following(as

mentioned in the Policy Schedule/Certificate of Insurance), up to the limit specified below and always limited to the Sum Insured as mentioned in the Policy schedule/Certificate of Insurance when Your wallet is lost or stolen during the Policy Period.

1. Replacement costs for the Lost or stolen wallet not exceeding amount mentioned in your Policy Scheule/Certificate of Insurance.
2. Application fees for applying for new Personal papers and/or Payment cards.
3. Money and/or cheque(s) up to amount of Rs 500 provided that there is valid claim under 1 and 2 above.

### Specific Meaning

Following meaning applicable to this cover only:

- **Replacement cost** means the amount it would cost to replace an item by a new item of similar specifications.
- **Personal Papers** means identification documents issued by Your country, state including but not limited to Your driver's license and passport.
- **Transportation tickets** means the tickets purchased for bus, subway or other type of public or private transportation.
- **Unauthorized charges** means those charges which are incurred on the payment card after the physical loss of the payment card and without the knowledge or consent of the payment card holder as per provisions, terms and conditions of payment card issuer.

### Specific exclusions Applicable to V. Lost Wallet Coverage

We will not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:

- Transportation tickets, or other similar items that were in the lost or stolen wallet other than Your Personal papers and Payment cards.
- Losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events.
- Damage caused to Your wallet and items inside due to Accident.
- Any fraudulent/Unauthorized charges on the Lost or stolen Payment cards.
- Any Identity Theft related costs that are caused by Lost or stolen Personal papers or Payment cards.

### Specific conditions Applicable to V. Lost Wallet Coverage

- You must provide an official police report that indicates the incident happened within the covered time frame for us to pay the claim; unless You are legally incapable of doing so.
- Claim will be payable only once in the policy period.

### Exclusions Applicable to Section 3 Cyber Protection Related Covers

Acko shall not be liable for any claims under the Policy, directly or indirectly, caused by, arising from or in any way attributable to any of the following, except where provided to the contrary under any covers in the Policy or specified as such in the Policy Schedule/Certificate of Insurance:

- a. Insured events or circumstances that could reasonably lead to an insured event which are known by you prior to the inception of this policy.
- b. Any action or omission of you or any misbehavior of you which is intentional, malicious, dishonest, deliberate or reckless.
- c. Any action or omission in your capacity as an employee, self-employed person or in any professional or business capacity.
- d. War or cyber operation (whether declared or not). Discharge of a nuclear weapon will be deemed to arise from war even if accidental. Notwithstanding our burden of proof, which shall remain unchanged by this exclusion clause, for determining attribution of a cyber operation to a sovereign state, you and we will consider any available, objectively reasonable evidence. This may include formal or official attribution by the government of the sovereign state in which the computer systems affected by the cyber operation are

- physically located to another sovereign state or those acting at its direction or under its control.
- e. Failure, interruption, degradation or outage of infrastructure (e.g. any communication equipment, air conditioning, power supply installations, standalone generators, frequency inverter units, transformers and any other facilities that are used to maintain the functioning of electronic facilities that support computer systems and data) or related services of the following third party providers that are not under your control: telecommunication (including the internet), internet service (including internet service providers responsible for the provision of services, hardware and technical equipment for accessing and use/operation of the internet; domain name system service providers; other internet and external network service providers responsible for internet exchanges; network providers; and cable network, satellite and radio communication network operators), satellite, cable, electricity, gas or water providers.
  - f. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property. (This exclusion shall not apply to Cover “Lost of Wallet Coverage”).
  - g. Investment or trading losses including but not limited to inability to sell, transfer or otherwise dispose of securities, market fluctuations, economic sanctions or cyberattacks resulting in financial loss.
  - h. Bodily injury, psychological harm, trauma, illness or death. This exclusion shall not apply to anxiety or mental stress as set forth in Cover “Identity Theft” and Cover “ATM Assault and Robbery”)
  - i. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). However, theft, infringement, misuse or abuse of patents will always remain excluded.
  - j. Third party claims made by one insured against another insured.
  - k. Contractual liability which exceeds legal liability which would otherwise arise.
  - l. Any costs of betterment of your personal device or your smart devices to the insured event, unless unavoidable.
  - m. Any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, currency swap and the like.
  - n. Any loss of or damage to cryptocurrencies (e.g. Bitcoin, Ethereum, Ripple, IOTA).
  - o. Any activity that qualifies under Gambling, Betting and Skill-based Gaming.
  - p. Any liability covered under any other underlying insurance policy which can be considered primary.
  - q. Any actual or alleged loss caused by any civil or foreign war, invasion, strike, riot, rebellion, civil commotion, or arising from detention, confiscation or distribution by customs, police or other public authorities.
  - r. Any Insured committing or attempting to commit a breach of law with criminal intent.

#### **iv. Section 4. Asset Consequential and Ancillary Loss Covers**

##### **I. Key Replacement Cover**

If Insured has opted for this cover, premium is Paid and mentioned in the Policy Schedule/Certificate of Insurance We will reimburse the insured, subject to the terms and limits specified in the Policy Schedule/Certificate for the cost incurred towards replacing the Insured Asset's key if the key is lost, stolen or damaged, or repairing the lock-set, if the lock-set or key is damaged.

##### **Specific Conditions Applicable to I. Key Replacement Cover**

The cover provided is subject to the following conditions:

- A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police.

- The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made.
- Any loss or damage to the keys/ lock/ lockset is reported to Acko within 30 days of such loss or damage
- Replacement of key(s) only would be done only for broken or damaged keys. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced.

### Specific Exclusions Applicable to I. Key Replacement Cover

We will not be liable for:

- Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act.
- Any loss or damage covered under the manufacturer's warranty.
- Any claim where the Insured is not able to provide the invoices/receipts for the payments made towards repair or replacement.
- Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- Any loss or destruction of, or damage to, any part of the Insured's asset other than the keys of the Insured's asset, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.
- Any kind of consequential losses
- Any cost to replace keys for asset that you do not own.

## II. Asset Downtime Allowance

If Insured has opted for this cover, premium is Paid and mentioned in the Policy Schedule/Certificate of Insurance, In case Your Insured asset is under repair in authorized service center due to accidental damage to the asset, We will pay a fixed amount as a daily allowance as mentioned in the Policy Schedule/Certificate of Insurance as per the class or type of asset.

### Specific Conditions Applicable to II. Asset Downtime Allowance

- The repair must be carried out in the network/authorized service center.
- The asset must be in the authorized service center for a minimum no. of days mentioned in the Policy Schedule/Certificate of Insurance.
- The insured should have a valid driving license if vehicle is damaged as an asset under the policy.

## III. Loss of Income Due to Damage of Asset

If Insured has opted for this cover, premium is Paid and mentioned in the Policy Schedule/Certificate of Insurance, We will pay a fixed amount as mentioned in the Policy Schedule/Certificate of Insurance based on the type/class of asset, in the event of Insured Person suffers a loss of income due to damage to the Insured asset arising from the covered Perils listed below and is under repair for at least number of days as mentioned in the Policy Schedule/Certificate of Insurance or in the event of theft, if the asset is not recovered within 90 days from the date of theft.

### **Covered Perils:**

Following is the list of perils listed through which asset may be damaged:

- i. by fire explosion self-ignition or lightning,
- ii. by burglary housebreaking or theft,
- iii. by riot and strike,
- iv. by earthquake (fire and shock damage),
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost,
- vi. by accidental external means,
- vii. by landslide or rockslide.

### Specific Conditions Applicable to III. Loss of Income Due to Damage of Asset

- The asset must be unusable due to the accident, and repairs must require the above stated time for the repair.
- The repair must be carried out in the network/authorized service center.
- You have to submit a repair invoice or other related documents as a claim proof.

## v. Section 5. Health Related Covers

### I. Personal Accident

If Insured has opted for this cover, Premium is paid and mentioned in the Policy Schedule/Certificate of Insurance then the following Benefits shall be payable in the event of the Insured Person sustains an Injury due to an Accident.

Claims under this coverage shall be admissible subject to the fulfilment of the following conditions:

- i. The date of Accident occurs during the Policy Period as specified in the Policy Schedule / Certificate of Insurance; and
- ii. The hospitalization is certified as Medically Necessary by the treating Medical Practitioner.
- iii. If a claim is accepted, the total amount payable under Accidental Death, Permanent Total Disability, and Permanent Partial Disability, for the same Insured Person, shall not exceed the Common Death or Disability Sum Insured. Our total liability shall be limited accordingly.

### A. Accidental Death Benefit

If an Insured Person sustains an Injury due to an Accident that occurs during the Policy Period and such Injury solely and directly results in the death of insured person within 365 days from the date of the Accident, We shall pay the Sum Insured as mentioned in Policy schedule/Certificate of Insurance.

On the acceptance of a claim under this Benefit and payment being made under any applicable Cover Options, all cover under this Section shall immediately and automatically cease in respect of that Insured Person.

### B. Permanent Total Disability

If an Insured Person sustains an Injury due to an Accident that occurs during the Policy Period, and such Injury solely and directly results in the Permanent Total Disability of the Insured Person which is of the nature specified in the table below, within 365 days from the date of the Accident, We will pay the Sum Insured:

#### **Nature of Permanent Total Disability**

Total and irrecoverable loss of sight in both eyes

Loss by physical separation or total and permanent loss of use of both hands or both feet

Loss by physical separation or total and permanent loss of use of one hand and one foot

Total and irrecoverable loss of sight in one eye and loss of a Limb

Total and irrecoverable loss of hearing in both ears and loss of one Limb/ loss of sight in one eye

Total and irrecoverable loss of hearing in both ears and loss of speech

Total and irrecoverable loss of speech and loss of one Limb/ loss of sight in one eye

Permanent, total and absolute disability (not falling under any one the above) which results in the

Insured Person being unable to engage in any employment or occupation or business for remuneration or profit, of any description whatsoever which results in Loss of Independent Living

For the purpose of this Benefit:

1. **Limb** means a hand at or above the wrist or a foot above the ankle;
2. **Physical separation of one hand or foot** means separation at or above wrist and/or at or above ankle, respectively.

This Benefit will be payable provided that:

- a. The Permanent Total Disability continues for a period of at least 180 days from the commencement of the Permanent Total Disability, and the Disability Certificate

- issued by the treating Medical Practitioner at the expiry of the 180 days confirms that there is no reasonable medical hope of improvement.
- b. If the Insured Person suffers Injuries resulting in more than one of the Permanent Total Disabilities specified in the table above, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured specified against this Benefit in the Policy Schedule / Certificate of Insurance.
  - c. If We have admitted a claim for Permanent Total Disability in accordance with this Benefit, then We shall not be liable to make any payment under the Policy on the death of the Insured Person, if the Insured Person subsequently dies;
  - d. On the acceptance of a claim under this Benefit, all cover under this Policy shall immediately and automatically cease in respect of that Insured Person after the payment of any other applicable Cover Options.

### C. Permanent Partial Disability

If an Insured Person sustains an Injury due to an Accident that occurs during the Policy Period, and such Injury solely and directly results in the Permanent Partial Disability of the Insured Person which is of the nature specified in the table below within 365 days from the date of the Accident, We will pay the amount specified in the table below:

Nature of Permanent Partial Disability	Percentage of the Sum Insured payable
i. Total and irrecoverable loss of sight in one eye	50%
ii. Loss of one hand or one foot	50%
iii. Loss of all toes - any one foot	10%
iv. Loss of toe great - any one foot	5%
v. Loss of toes other than great, if more than one toe lost, each	2%
vi. Total and irrecoverable loss of hearing in both ears	50%
vii. Total and irrecoverable loss of hearing in one ear	15%
viii. Total and irrecoverable loss of speech	50%
ix. Loss of four fingers and thumb of one hand	40%
x. Loss of four fingers	35%
xi. Loss of thumb- both phalanges	25%
xii. Loss of thumb- one phalanx	10%
xiii. Loss of index finger-three phalanges	10%
xiv. Loss of index finger-two phalanges	8%
xv. Loss of index finger-one phalanx	4%
xvi. Loss of middle/ring/little finger-three phalanges	6%
xvii. Loss of middle/ring/little finger-two phalanges	4%
xviii. Loss of middle/ring/little finger-one phalanx	2%

This Benefit will be payable provided that:

- a. The Permanent Partial Disability continues for a period of at least 180 days from the commencement of the Permanent Partial Disability and the Disability Certificate issued by the treating Medical Practitioner at the expiry of the 180 days confirms that there is no reasonable medical hope of improvement;
- b. If the Insured Person suffers a loss that is not of the nature of Permanent Partial Disability specified in the table above, then the independent medical advisors will determine the degree and percentage of such disability;
- c. On the acceptance of a claim under this Benefit, the Insured Person's insurance cover under this Policy shall continue, subject to the availability of the Sum Insured and the Common Death or Disability Sum Insured.

### D. Child Education Cover

We will pay the amount specified in the Policy Schedule / Certificate of Insurance at the frequency specified in the Policy Schedule / Certificate of Insurance in respect of each

surviving Dependent Child, irrespective of whether the child is an Insured Person under this Policy.

For the purpose of this Benefit:

- **Dependent Child** means a child of the Insured Person who is less than Age 25 and does not have any independent source of income.

This Benefit will be payable provided that:

- a. We have accepted a claim under the Benefit **A.(Accidental Death Benefit)** or **Benefit B.(Permanent Total Disability)** in respect of that Insured Person
- b. The amount payable under this Benefit will be in addition to the amount payable under the Benefit **A.(Accidental Death Benefit)** or any other applicable Benefits;
- c. We shall not be liable to accept a claim under this Benefit in respect of more than 2 Dependent Children of the Insured Person.

## **II. HospiCash Benefit**

If Insured has opted for this cover, Premium is paid, mentioned in the Policy Schedule/Certificate of Insurance and an Insured Person requires Hospitalization due to an Illness or Injury, sustained or contracted during the Coverage Period, then We will pay the fixed lump sum amount as mentioned in the Policy Schedule / Certificate of Insurance, for each continuous and completed period of 24 hours of Hospitalisation for a maximum number of days as mentioned in Your Policy Schedule / Certificate of Insurance against this cover.

This benefit will be payable provided that:

- a. Our liability to make any payment under this benefit shall commence only after a continuous and completed 24 hours of Hospitalization of the Insured Person for each claim.
- b. This Benefit shall not be payable in respect of the Insured Person for more than the maximum number of days specified in the Policy Schedule / Certificate of Insurance for each Policy Period.
- c. Only one fixed lumpsum allowance amount is payable for Hospitalization, regardless of number of the Illnesses contracted/Injuries sustained.

## **Exclusions Applicable to Health Related Covers (I Personal Accident – II HospiCash Benefit)**

We will not be liable to make any payment or any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:

- Any Pre-existing disease, Injury or disability, or any complication arising from it
- Diagnosis from the attending Physician who will be
  - a) Insured Person himself / herself or
  - b) Close Member of the Family who is covered in this Policy.
- Any claim of Insured Person arising from:
  - a) suicide or attempted suicide
  - b) Willful self-inflicted illness or Injury except Injury in self-defense or to save life.
- Injury/Accident suffered by Insured Person being under the influence of intoxicating liquor or drugs or other intoxicants except where the Insured Person is not directly responsible for the Injury / Accident though under influence of intoxication.
- Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion.
- Insured Person is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning.
- War or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons and ionising radiation.

- Arising or resulting from the Insured Person committing any breach of law with criminal intent.
- Serving in any branch of the military or armed forces of any country, whether in peace or war, and in such an event We, upon written notification by You, shall return the pro rata Premium for any such period of service.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, burning nuclear fuel.
- The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.
- The Insured Person's participation in any Professional Sports or Adventure Sports.
- Insured Person's actual or wilful participation in an illegal act or any violation or attempted violation of the law or Insured Person's resistance to arrest.
- Any loss resulting from, contributed or aggravated or prolonged by childbirth or from pregnancy.
- Any loss 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, unless specifically agreed by Us and mentioned in Your Policy Schedule/Certificate of Insurance.

### III. Critical Illness

If Insured has opted for this cover, Premium is paid and mentioned in the Policy Schedule/Certificate of Insurance then the following Benefits shall trigger if the Insured Person is diagnosed with the Critical Illness specified below. Claims under this coverage category will be admissible subject to the fulfilment of the following conditions with respect to the Insured Person's diagnosis:

- i. The Insured Person is First Diagnosed with Critical Illness during the Coverage Period
- ii. Such Critical Illness first occurs or manifests during the Coverage Period as a first incidence;
- iii. The Insured Person is covered for such Critical Illness or Surgical Procedure, as mentioned in the Policy Schedule / Certificate of Insurance.
- iv. First Diagnosis of the Critical Illness is made during life-time of the Insured Person, i.e., no Benefit shall be payable if First Diagnosis of the Critical Illness is made post-mortem.
- v. All the test reports and medical reports required to support the diagnosis of the Critical Illness or the Surgical Procedure, the stage and form of such Critical Illness, and for Us to make a claims assessment, including any claim documentation required under Section 3 of the Policy, should be available before the death of the Insured Person and in a form suitable for sharing with Us.

We shall pay the percentage of Sum Insured as specified against such Critical Illness under this Benefit in the Policy Schedule / Certificate of Insurance, if the Critical Illness or Surgical Procedure is covered under the Policy for the Insured Person, and provided that:

- a) The Insured Person survives the applicable Survival Period as mentioned in the Policy Schedule / Certificate of Insurance.
- b) The Critical Illness or Surgical Procedure does not occur within the applicable Waiting Period mentioned in the Policy Schedule / Certificate of Insurance against this Benefit (or against any Critical Illness), from the Risk Commencement Date.

### Specific Definition

- i. **Critical Illness:** The Critical Illnesses defined below shall be covered under the Critical Illness Benefit in the below combination, as may be specified in the Schedule or Certificate of Insurance:

## 1. Cancer of Specified Severity

- I. A malignant tumor characterized by the uncontrolled growth & spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.
- II. The following are excluded -
  - i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant/low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3;
  - ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
  - iii. Malignant melanoma that has not caused invasion beyond the epidermis;
  - iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0;
  - v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
  - vi. Chronic lymphocytic leukemia less than RAI stage 3;
  - vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification;
  - viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

## 2. Myocardial Infarction (First Heart Attack of specific severity)

- I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:
  - i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
  - ii. New characteristic electrocardiogram changes
  - iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.
- II. The following are excluded:
  - i. Other acute Coronary Syndromes
  - ii. Any type of angina pectoris
  - iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

## 3. Open Chest CABG

- I. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.
- II. The following are excluded:
  - i. Angioplasty and/or any other intra-arterial procedures.

## 4. Open Heart Replacement or Repair of Heart Valves

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography, and the realization of surgery has to be confirmed by a Specialist Medical Practitioner. Catheter based techniques including but not limited to, balloon valvotomy / valvuloplasty are excluded.

## 5. Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a Specialist Medical Practitioner.

## 6. Stroke Resulting in Permanent Symptoms

- I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, hemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a Specialist Medical Practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.
- II. The following are excluded:
  - i. Transient ischemic attacks (TIA)
  - ii. Traumatic injury of the brain
  - iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

## 7. Major Organ/Bone Marrow Transplant

- I. The actual undergoing of a transplant of:
  - i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
  - ii. Human bone marrow using hematopoietic stem cells. The undergoing of a transplant has to be confirmed by a Specialist Medical Practitioner.
- II. The following are excluded:
  - i. Other stem-cell transplants
  - ii. Where only islets of Langerhans are transplanted

## 8. Permanent Paralysis of Limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A Specialist Medical Practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

## 9. Multiple Sclerosis with Persisting Symptoms

- I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
  - i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
  - ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
- II. Neurological damage due to SLE is excluded.

## 10. Coma of Specified Severity

- I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
  - i. no response to external stimuli continuously for at least 96 hours;
  - ii. life support measures are necessary to sustain life; and
  - iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- II. The condition has to be confirmed by a Specialist Medical Practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

## 11. Motor Neuron Disease with Permanent Symptoms

Motor neuron disease diagnosed by a Specialist Medical Practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

## 12. Blindness

- I. Total, permanent and irreversible loss of all vision in both eyes as a result of illness or Accident.
- II. The Blindness is evidenced by
  - i. corrected visual acuity being 3/60 or less in both eyes or;
  - ii. the field of vision being less than 10 degrees in both eyes.
- III. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

## 13. Third Degree Burns

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm and the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

## 14. Parkinson's Disease

- I. The unequivocal diagnosis of progressive, degenerative idiopathic Parkinson's disease by a Neurologist acceptable to Us.
- II. The diagnosis must be supported by all of the following conditions:
  - i. the disease cannot be controlled with medication;
  - ii. signs of progressive impairment; and
  - iii. inability of the Insured Person to perform at least 3 of the 6 activities of daily living as listed below (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months:
- III. Activities of daily living:
  - i. Washing: the ability to wash in the bath or shower (including getting into and out of the shower) or wash satisfactorily by other means and maintain an adequate level of cleanliness and personal hygiene;
  - ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other Surgical Appliances;
  - iii. Transferring: The ability to move from a lying position in a bed to a sitting position in an upright chair or wheelchair and vice versa.
  - iv. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  - v. Feeding: the ability to feed oneself, food from a plate or bowl to the mouth once food has been prepared and made available.
  - vi. Mobility: The ability to move indoors from room to room on level surfaces at the normal place of residence
- IV. Parkinson's disease secondary to drug and/or alcohol abuse is excluded.

## 15. Benign Brain Tumor

- I. Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.
- II. This brain tumor must result in at least one of the following and must be confirmed by the relevant medical Specialist.

- i. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or
  - ii. Undergone surgical resection or radiation therapy to treat the brain tumor.
- III. The following conditions are excluded:  
Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

### 16. Alzheimer's Disease

- I. Alzheimer's disease is a progressive degenerative illness of the brain, characterised by diffuse atrophy throughout the cerebral cortex with distinctive histopathological changes. It affects the brain, causing symptoms like memory loss, confusion, communication problems, and general impairment of mental function, which gradually worsens leading to changes in personality.
- II. Deterioration or loss of intellectual capacity, as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease, resulting in progressive significant reduction in mental and social functioning, requiring the continuous supervision of the Insured Person. The diagnosis must be supported by the clinical confirmation of a specialist Medical Practitioner (Neurologist) and supported by Our appointed Medical Practitioner, evidenced by findings in cognitive and neuro radiological tests (e.g. CT scan, MRI, PET scan of the Brain). The disease must result in a permanent inability to perform three or more Activities with Loss of Independent Living or must require the need of supervision and permanent presence of care staff due to the disease. This must be medically documented for a period of at least 90 days.
- III. The following conditions are, however, not covered:
  - i) non-organic diseases such as neurosis and psychiatric illnesses;
  - ii) alcohol related brain damage; and
  - iii) any other type of irreversible organic disorder/dementia.

### 17. Aorta Graft Surgery

- I. The actual undergoing of major Surgery to repair or correct aneurysm, narrowing, obstruction or dissection of the Aorta through surgical opening of the chest or abdomen. For the purpose of this cover the definition of "Aorta" shall mean the thoracic and abdominal aorta but not its branches.
- II. The Insured Person understands and agrees that We will not cover:
  - Surgery performed using only minimally invasive or intra-arterial techniques.
  - Angioplasty and all other intra-arterial, catheter-based techniques, "keyhole" or laser procedures
- III. The Aorta is the main artery carrying blood from the heart. Aortic Graft Surgery benefit covers Surgery to the Aorta wherein part of it is removed and replaced with a graft.

### 18. Deafness

Total and irreversible loss of hearing in both ears as a result of illness or Accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) Specialist. Total means "the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing" in both ears.

### 19. Loss of Limbs

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

### 20. Loss of Speech

- I. Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) Specialist.
- II. All psychiatric related causes are excluded.

### 21. Aplastic Anaemia

- I. Chronic persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:
  - i) Blood product transfusion;
  - ii) Marrow stimulating agents;
  - iii) Immunosuppressive agents; or
  - iv) Bone marrow transplantation.
- II. The diagnosis must be confirmed by a hematologist using relevant laboratory investigations including Bone Marrow Biopsy resulting in bone marrow cellularity of less than 25% which is evidenced by any two of the following:
  - i) Absolute neutrophil count of 500/mm<sup>3</sup> or less
  - ii) Platelets count less than 20,000/mm<sup>3</sup> or less
  - iii) Absolute Reticulocyte count of 20,000/mm<sup>3</sup> or less.
- III. Temporary or reversible Aplastic Anaemia is excluded.
- IV. In this condition, the bone marrow fails to produce sufficient blood cells or clotting agents.

### 22. End Stage Liver Failure

- I. Permanent and irreversible failure of liver function that has resulted in all three of the following:
  - i) Permanent jaundice; and
  - ii) Ascites; and
  - iii) Hepatic encephalopathy.
- II. Liver failure secondary to alcohol or drug abuse is excluded.

### 23. End Stage Lung Failure

- End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:
- i) FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
  - ii) Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
  - iii) Arterial blood gas analysis with partial oxygen pressures of 55mmHg or less (PaO<sub>2</sub><55mm Hg); and
  - iv) Dyspnea at rest

### 24. Primary (Idiopathic) Pulmonary Hypertension

- I. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or Specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.
- II. The NYHA Classification of Cardiac Impairment are as follows:
  - i) Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
  - ii) Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

- III. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.

#### **25. Bacterial Meningitis**

- I. Bacterial infection resulting in severe inflammation of the membranes of the brain or spinal chord resulting in significant, irreversible and permanent neurological deficit. The neurological deficit must persist for at least 6 weeks resulting in permanent inability to perform three or more Activities for Loss of Independent Living.
- II. This diagnosis must be confirmed by:
  - i) The presence of bacterial infection in cerebrospinal fluid by lumbar puncture; and
  - ii) A consultant neurologist certifying the diagnosis of bacterial meningitis. Bacterial Meningitis in the presence of HIV infection is excluded.

#### **26. Apallic Syndrome or Persistent Vegetative State (PVS)**

- I. Apallic Syndrome or Persistent vegetative state (PVS) or unresponsive wakefulness syndrome (UWS) is a universal necrosis of the brain cortex with the brainstem remaining intact. The patient should be in a vegetative state for a minimum of four weeks in order to be classified as UWS, PVS, Apallic Syndrome. \
- II. The diagnosis must be confirmed by a Neurologist acceptable to Us and the condition must be documented for at least one month.
- III. In this condition, the patient with severe brain damage progresses who was in coma, progresses to a wakeful conscious state, but not in a state of true awareness.

#### **27. Coronary Angioplasty (PTCA)**

- I. Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50% of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG).
- II. Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.
- III. Diagnostic angiography or investigation procedures without angioplasty / stent insertion are excluded. The maximum benefit pay-out for Coronary Angioplasty is restricted to the Sum Insured or INR 10,00,000, whichever is lesser.

#### **28. Encephalitis**

- I. Severe inflammation of the brain tissue due to infectious agents like viruses or bacteria which results in significant and permanent neurological deficits for a minimum period of 30 days, certified by a specialist Medical Practitioner (Neurologist).
- II. The permanent deficit should result in permanent inability to perform three or more Activities for Loss of Independent Living.
- III. Exclusions:
  - Encephalitis in the presence of HIV infection is excluded.

#### **29. Fulminant Hepatitis**

- I. A sub-massive to massive necrosis of the liver by the Hepatitis virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:
  - i) Rapid decreasing of liver size;
  - ii) Necrosis involving entire lobules, leaving only a collapsed reticular framework;
  - iii) Rapid deterioration of liver function tests;
  - iv) Deepening jaundice; and
  - v) Hepatic encephalopathy.
- II. Acute Hepatitis infection or carrier status alone does not meet the diagnostic criteria.

### 30. Chronic Relapsing Pancreatitis

An unequivocal diagnosis of Chronic Relapsing Pancreatitis, made by a Registered Doctor who is a specialist in gastroenterology and confirmed as a continuing inflammatory disease of the pancreas characterised by relapses in the form of sub lethal attacks of acute pancreatitis, irreversible morphological change and typically causing pain and/or permanent impairment of function. The condition must be confirmed by elevated levels of pancreatic function tests including serum amylase, serum lipase, and radiographic and imaging evidence. Relapsing Pancreatitis caused directly or indirectly, wholly or partly, by alcohol is excluded.

### 31. Major Head Trauma

- I. Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.
- II. The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word “permanent” shall mean beyond the scope of recovery with current medical knowledge and technology
- III. Activities of Daily Living are:
  - i) Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
  - ii) Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
  - iii) Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa; iv) Mobility: the ability to move indoors from room to room on level surfaces;
  - iv) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  - v) Feeding: the ability to feed oneself once food has been prepared and made available.
  - vi) The following are excluded: i) Spinal cord injury;

### 32. Medullary Cystic Disease

A progressive hereditary disease of the kidneys characterised by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic renal failure. The diagnosis must be supported by renal biopsy.

### 33. Muscular Dystrophy

- I. A group of hereditary degenerative diseases of muscle characterised by progressive and permanent weakness and atrophy of certain muscle groups. The diagnosis of muscular dystrophy must be unequivocal and made by a Neurologist acceptable to Us, with confirmation of at least 3 of the following 4 conditions:
  - i) Family history of muscular dystrophy;
  - ii) Clinical presentation including absence of sensory disturbance, normal cerebrospinal fluid and mild tendon reflex reduction;
  - iii) Characteristic electromyogram; or
  - iv) Clinical suspicion confirmed by muscle biopsy.
- II. The condition must result in the inability of the Insured Person to perform at least 3 of the 6 activities of daily living as listed below (either with or without the use of

mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months.

#### 34. Poliomyelitis

- I. The unequivocal diagnosis of infection with the polio virus must be established by a Consultant Neurologist. The infection must result in irreversible paralysis as evidenced by impaired motor function or respiratory weakness. Expected permanence and irreversibility of the paralysis must be confirmed by a Consultant Neurologist after at least 6 months since the beginning of the event.
- II. Exclusions:
  - i) Cases not involving irreversible paralysis will not be eligible for a claim
  - ii) Other causes of paralysis such as Guillain-Barré Syndrome are specifically excluded.

#### 35. Systemic Lupus Erythematosus

A multi-system, multifactorial, autoimmune disorder characterised by the development of autoantibodies directed against various self-antigens. Systemic lupus erythematosus will be restricted to those forms of systemic lupus erythematosus which involve the kidneys (Class III to Class V lupus nephritis, established by renal biopsy, and in accordance with the World Health Organization (WHO) classification). The final diagnosis must be confirmed by a registered Medical Practitioner specialising in Rheumatology and Immunology acceptable to Us, Other forms, discoid lupus, and those forms with only hematological and joint involvement are however not covered:

The WHO lupus classification is as follows:

- i) Class I: Minimal change – Negative, normal urine.
- ii) Class II: Mesangial – Moderate proteinuria, active sediment.
- iii) Class III: Focal Segmental – Proteinuria, active sediment.
- iv) Class IV: Diffuse – Acute nephritis with active sediment and/or nephritic syndrome.
- v) Class V: Membranous – Nephrotic Syndrome or severe proteinuria.

#### 36. Brain Surgery

- I. The actual undergoing of surgery to the brain under general anesthesia during which a craniotomy is performed.
- II. Exclusion:  
Burr hole surgery / brain surgery on account of an accident.

### Specific Conditions

#### a) Critical Illness Waiting Period

We shall not be liable to make any payment under this Benefit in respect of any Critical Illness if You are first diagnosed as suffering from a critical Illness within the Waiting Period specified in the Policy Schedule / Certificate of Insurance from the Risk Commencement Date.

The number of days for the purpose of the Waiting Period are calculated from the Risk Commencement Date to the actual final diagnosis which confirms the Critical Illness, or date on which the Surgical Procedure is done, whichever is earlier.

As an illustration, in case an Insured Person is diagnosed with a Critical Illness during the Waiting Period, he/she will not get paid if it is a Critical Illness as set out in the Policy as the First Diagnosis of the Critical Illness is within the opted number of days. However, if an Insured Person is diagnosed with heart blockage during the Waiting Period but undergoes “Coronary Artery Bypass Graft” after the completion of the Waiting Period, the claim for Critical Illness will be paid for Coronary Artery Bypass Graft as the Surgical Procedure was carried out after the completion of the Waiting Period.

#### b) Survival Period for Critical Illness

The cover shall be subject to survival of the Insured Person for the period specified in the Policy Schedule / Certificate of Insurance following the First Diagnosis of the Critical Illness or undergoing the Surgical Procedure for the first time, whichever is earlier.

#### **IV. EMI Protection**

If the Insured Person has opted for this cover, premium is paid and mentioned in the Policy Schedule / Certificate of Insurance, We will provide the Benefit in accordance with the terms, conditions and exclusions of this Policy.

This Benefit becomes payable if the Insured Person is unable to pay the Equated Monthly Instalments (EMIs) of a Loan, as specified in the Policy Schedule / Certificate of Insurance, due to an Illness or Injury as mentioned in the Policy Schedule/ Certificate of Insurance, occurring during the Coverage Period.

In such cases, We will pay the EMI amount(s) due on the outstanding Loan for the number of months specified in the Policy Schedule / Certificate of Insurance, subject to the maximum limit stated therein.

**Amortization Chart** means a complete table of periodic loan payments, showing the amount of principal loan amount and the amount of interest that comprise each payment or EMI, as the case may be, until the Loan is paid off at the end of its term.

This Insuring Clause shall be payable provided that:

- a. Any payments that are overdue and unpaid by the Insured prior to the occurrence of the event giving rise to a claim under this Insuring Clause shall not be considered for the purpose of this Policy and shall be deemed as paid by the Insured.
- b. The Benefit will not apply to any voluntary and uninsurable events, which are caused by or with the knowledge of the Insured Person, or which are against public policy, criminal or fraudulent under applicable law.
- c. The treatment required by the Insured Person must be Medically Necessary Treatment and is commenced and continued on the written advice of the treating Medical Practitioner.
- d. For the purpose of claim settlement against any cover under this Policy, the Amortization Chart prepared by the bank/financial institution as on the date of Loan disbursement or commencement of the Coverage Period (whichever is later) shall be considered wherever applicable.
- e. Any additional amounts falling due as a penalty or charge by way of a default in repayment will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured.

#### **V. Missed Bill Cover**

If insured has opted for this cover, premium is paid and mentioned in the Policy Schedule/Certificate of Insurance, If an Insured Person defaults payment of a credit card bill or an essential utility bill such as water, electricity or gas, on or before the due date for making such payment due to an Illness or Injury, as specified in the Policy Schedule / Certificate of Insurance, suffered or contracted during the Coverage Period, then We will pay the amount specified in Policy Schedule / Certificate of Insurance towards the bill including penalty levied on the Insured Person for non-payment of such bill amount within the due date.

#### **vi. Section 6. Asset Protection Related Covers**

Claims made in respect of an Insured asset for any of the below covers applicable to the Insured Asset shall be subject to the availability of the Sum Insured against such covers or corresponding covers, and applicable Sub-limits, Co-payment, Depreciation, Salvage, Deductibles/Excess and other conditions specified in the Policy schedule/Certificate of insurance against the cover claimed under, and subject always to the terms, conditions and exclusions of this Policy.

### **I. Theft**

If Insured has opted for this cover, Premium is paid and mentioned in the Policy Schedule/Certificate of Insurance, In the event of any Theft of Insured asset occurring during the Policy Period, then We will pay the Insured as per the applicable settlement option specified in specific conditions (related to claim settlement), up to the Sum Insured or fixed benefit as mentioned in the Policy Schedule/Certificate of Insurance.

This cover will be payable provided that the Insured provides Us with a certified copy of the police report filed, and an Invoice for proof of ownership, or care, custody and control of the Insured Asset.

### **II. Burglary & Robbery**

If Insured has opted for this cover, Premium is paid and mentioned in the Policy Schedule / Certificate of Insurance, In the event of burglary & robbery of the Insured property/asset mentioned in the Policy Schedule/ Certificate of Insurance, occurring during the Policy Period, in accordance with the claim settlement provisions, up to the sum insured or fixed benefit mentioned in the Policy Schedule/Certificate of insurance.

This cover will be payable provided that the Insured provides Us with a certified copy of the police report filed, and an Invoice for proof of ownership, or care, custody and control of the Insured property/asset.

### **III. Damage**

#### **a. Comprehensive Accidental Damage**

If insured has opted for this cover, Premium is paid and mentioned in the Policy Schedule/Certificate of Insurance, In the event of any Physical Damage or Liquid Damage to an Insured asset due solely and directly to any external, involuntary and unforeseeable cause occurring during the Policy Period, then We will pay the Insured as per the applicable settlement option specified conditions (related to claim settlement), up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate of Insurance.

#### **b. Accidental Screen Only Damage**

If You opted for this cover, In the event of the Screen Damage to an Insured Asset, such as cellular device, television set, tablet computer, laptop, or similar categories of equipment, due solely and directly to any external, involuntary and unforeseeable cause arising during the Policy Period, then We will pay the Insured as per the applicable settlement option specified conditions (related to claim settlement), up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate of Insurance.

### **Exclusions Applicable to Asset Protection related covers (I –III)**

We shall not be liable to make any payment for any claim under all covers of this Section in respect of an Insured Asset, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

- a. Any Insured Asset not mentioned in your Policy Schedule/Certificate of Insurance.
- b. Any loss or damage caused by any defects existing at the time of commencement of the cover of the Insured Asset under the Policy within the knowledge of the Insured, or his representatives.
- c. Any loss of data stored in the Insured Asset, or costs related to re-creation of such stored data.
- d. Any loss or damage as a direct consequence of wear and tear or of gradual deterioration due to atmospheric conditions.
- e. Any service provider charges incurred or any other consequential damage or financial loss incurred from the use of the Insured Asset following a Theft, Robbery or Burglary.

- f. Any loss or damage to any consumable items, attachments or accessories related to the Insured Asset, such as any SIM card, memory card, software (including programs, data and user settings), modem, scanner, printer, earphones, adapter or charger.
- g. Any unexplained or mysterious disappearance of the Insured Asset, where the details of the incident are not available or specified as Theft, Burglary or Robbery.
- h. Any loss or damage to any Insured Asset put up for rental or hire purposes, unless expressly covered in the Policy Schedule/Certificate of Insurance.
- i. Any loss or damage to the Insured Asset covered under this Policy and falling under the terms of any maintenance agreement or warranty provided by the OEM or seller.
- j. Any loss or damage for which the manufacturer or seller of the Insured Asset or any other third party is responsible either by law or under contract.
- k. Willful act or willful negligence of the Insured or his/her representative.
- l. Aesthetic defects, including but not limited to dents, scratches on painted, polished or enameled surfaces, and broken plastic on ports and antennae.
- m. Any loss or damage to any Insured Asset put up for rental or hire purposes.
- n. Any change in ownership of the Insured Asset, or use for any purpose not intended.
- o. Any repairs performed outside India.
- p. Participation in any naval, military or air force operations, engaging in manual labour, mining, tunnelling or any work involving electrical installation with high tension supply, engaging in any Hazardous Activities, testing of any kind, or anything attributable to aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.

#### **IV. Breakdown**

If Insured has opted for this cover, Premium is paid and mentioned in the Policy Schedule / Certificate of Insurance, In the event of any Breakdown of an Insured asset as mentioned in the Policy schedule/Certificate of Insurance, occurring during the Policy Period, We will pay the Insured as per the applicable settlement option specified conditions (related to claim settlement), up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate of Insurance and within the start and end date of the Policy Period specified in the Schedule/Certificate of Insurance.

This cover will be payable provided that:

- a. Cover is valid only on Insured Asset which are repaired within India.
- b. Such breakdown/defects of the Insured Asset are covered within the Manufacturer's Warranty/Seller's Warranty, if any.

#### **Specific Exclusions**

We shall not be liable to make any payment for any claim under all covers of this Section in respect of an Insured Asset, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

- a. Any Insured Asset not mentioned in your Policy Schedule/Certificate of Insurance.
- b. Any costs explicitly covered by any other OEMs, sellers, suppliers, insurance, or repairer, under contract or law other than the Insured.
- c. Any events or occurrence that is expressly specified to be excluded from the scope of this Policy in the Policy Schedule/Certificate of Insurance.
- d. Any non-operating and cosmetic damage to the Insured Asset, such as damage to aesthetics, paintwork, finish, dents or scratches.
- e. Accessories used in or with the Insured Asset, such as any SIM card, memory card, software (including programs, data and user settings), modem, scanner, printer, headphones, earphones, remote controllers, adapter or charger.
- f. Replacement of any consumable item or accessory, including but are not limited to any plugs, fuses, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes or software and add-on options incorporated as a part of the Insured Asset.
- g. Normal wear and tear of items not integral to the functioning of the Insured Asset - Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and descaling.

- h. Any consequential or incidental loss or Injury to a person, or loss or damage to any other item or property, or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limiting to losses incurred due to any delay in rendering service related to this Policy.
- i. Any loss or damage caused by way of any unauthorized repair, Theft, Burglary, Robbery and incidents involving or attributable to any earthquake, storm and or hurricane, any abuse or misuse of such Insured Asset, effects of or relating to sand, dust, water, failure to take reasonable care, fire, flood, lightning, malicious damage, impact, corrosion, battery leakage, acts of God, animal or insect infestation or intrusion.
- j. Any loss or damage resulting from a failure to follow the OEM's instructions in relation to power outages, surges or dips, or any improper voltage or current supplied to the Insured Asset.
- k. Reception or transmission problems resulting from external causes.
- l. Any batteries and related power accessories, internal or external to the Insured Asset.
- m. Breakdowns caused by computer virus, malware, cyber threats, or realignments to the Insured Asset.
- n. Any recalls or modifications to the Insured Asset.
- o. Any costs arising from incorrect installation, modification or maintenance.
- p. Any costs incurred if no fault or defect is found with the Insured Asset.
- q. Any costs or loss arising from inability to use the Insured Asset.
- r. Damage / failure caused before or during any delivery of the Insured Asset.
- s. Any loss or damage deemed contrary to public policy, or which is uninsurable under Indian law.
- t. Any loss or damage to any Insured Asset put up for rental or hire purposes.
- u. Any change in ownership of the Insured Asset, or use for any purpose not intended.
- v. Any repairs performed outside India.
- w. Participation in any naval, military or air force operations, engaging in manual labour, mining, tunnelling or any work involving electrical installation with high tension supply, engaging in any Hazardous Activities, testing of any kind, or anything attributable to aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.

#### Conditions Applicable to Asset Protection related covers (I –IV)

##### **1. Basis of Settlement & Assessment of Claims:**

Insofar as it relates to the

- i. Beyond Economic Repair, or loss due to Theft, Burglary or Robbery or
- ii. any other damage or Breakdown to the Insured Asset with regard to which an Insured or claimant shall make a claim under this Policy, the basis upon which We shall pay the Insured and settle any claim made under the Policy shall be as per any one or a combination of the following settlement options, and specified as such in Schedule/Certificate:
  - In case of Beyond Economic Repair, or loss due to Theft, Burglary or Robbery of the Insured Asset, the following options for claim settlement shall be available to the Insured, as opted for in the Schedule:
    - a. Provision of a Replacement New Equipment
    - b. Provision of a Replacement Refurbished Equipment
    - c. Fixed amount as per the details specified in the Policy Schedule/Certificate of Insurance.
  - In case of any other damage or breakdown, not resulting in Beyond Economic Repair of the Insured Asset, the following options for claim settlement shall be available to the Insured, as opted for in the Schedule:
    - a) Cashless repair of the Insured Asset by Us or any Service Centres authorised by Us.

- b) Reimbursement of the reasonable costs necessarily incurred in repairing the damaged Insured Asset to its condition at any Service Centre as existing immediately prior to such damage.
- c) Fixed amount as per the details specified in the Policy Schedule/Certificate of Insurance.
- d) Provision of a Replacement New Equipment
- e) Provision of a Replacement Refurbished Equipment

All of the settlement options above shall be subject always to the availability of the Sum Insured against such cover, and applicable Sub-limits, Co-payment, Salvage, Deductibles/Excess and any other limit specified in the Policy Schedule/Certificate of Insurance against the cover(s) claimed under.

Further, all settlements made under the Policy shall be subject to the following specific conditions, where applicable to the settlement options opted for:

- a. **Ownership of Salvage:** In all cases where a repair or replacement of Insured Asset is necessitated, the original Insured Asset and/or its components thereof which are replaced, or any resulting Salvage shall become Our property, and We shall not be liable to return such Insured Asset to the Insured.
- b. **Right against Repair or Replacement:** If the cost of repair or replacement of the Insured Asset exceeds the Market Value of the lost or damaged Insured Asset immediately prior to the occurrence of the insured event, then We will pay the Insured such Market Value to the extent of the Sum Insured.
- c. **Obsolescence:** If a necessary part or component is no longer manufactured, has become obsolete or is not available for the repair of the damaged Insured Asset, we will reimburse a reasonable cost of repair for such part or component and return such Insured Asset. In such cases, we may also replace the Insured Asset instead, in Our sole and absolute discretion.
- d. **Records:** For any covers pertaining to the Insured Asset covered under this Policy (or categories of such Insured Asset) and specified as such in the Policy Schedule/Certificate of Insurance, it is a Condition Precedent to Our liability that the Insured shall record the full particulars of each Insured Asset.
- e. **Improvements/alterations:** We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements made during the course of any replacement or repair.
- f. **Sum Insured:** Under no circumstances will Our liability to make payment exceed the Sum Insured under any applicable cover, as specified in the Policy Schedule/Certificate of Insurance to the Policy.

## vii. Section 7. Optional Covers

This section will be subject to an additional premium over and above the base covers. It cannot be taken on a standalone basis. At least one cover from Sections I to V must be selected mandatorily in order to opt for Optional covers.

### I. **Personal Liability**

If Insured has opted for this optional cover, Premium is paid and mentioned in the Policy Schedule/Certificate of Insurance then We will cover the compensation and Litigation Expenses (incurred with Our prior written consent) upto the sum insured as mentioned in the Policy Schedule/Certificate of Insurance during the Policy Period which You may become legally liable to pay on account of accidental Death or bodily Injury to any third party or accidental damage to physical property owned by anyone other than You and/or Your Family as a result of physical loss or damage or destruction to Your Insured Property.

This cover will be subject to:

- It can only be opted if insured has opted for **Section 1 Property Damage** of this policy.

- All the terms and conditions of **Section 1 Property Damage** will be applicable.

## II. Assistance Services

If Insured has opted for this optional cover, Premium is paid and mentioned in the Policy Schedule/Certificate of Insurance then We shall provide the following assistance services. The services offered may include, but are not limited to the following:

- Vehicle Performance check-up and related diagnostic or maintenance services
- General check-up or diagnostic services for Insured Asset or contents
- Wellness programs, including annual health check-ups

### Specific Conditions

- This cover only provides service and does not include the actual cost of parts.
- Detailed list of assistance services will be as specified in the Policy Schedule / Certificate of Insurance.
- The insured must schedule the service through Acko's approved platform or service provider.
- Services are subject to geographical availability and vendor participation in the area.
- Any event where services have been availed of without the prior consent of Acko will not be considered.
- Any services availed in this cover will not give rise to claim under the policy.

## 5. GENERAL EXCLUSIONS APPLICABLE TO THE POLICY

We shall not be liable to make any payment for any claim under this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following, unless specifically agreed by us:

1. Any breach of the law by the Insured Person with a criminal intent.
2. War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of citizens of whatever nation, riots or civil commotion.
3. Any Injury sustained while performing duty in army, navy, air force, paramilitary force, police or any other such institution, except to the extent it is expressly covered under any Benefit.
4. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
5. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
6. Usage, consumption or abuse of alcohol and/or narcotic substances.
7. Participation (aggravation) in any kind of strike, processions, riots etc whether peaceful or violent.
8. Any act of self-destruction or self-inflicted injury, attempted suicide or suicide.
9. Any Injury / Illness occurring whilst working in underground mines or explosives magazines, or involving electrical installation with high tension supply, or as jockeys or circus personnel.
10. Any sexually transmitted diseases. Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and/ or related to the HIV.
11. Any consequential or indirect losses or expenses related to any Insured Event.
12. Any tests and treatment relating to infertility and in vitro fertilization.
13. Any Injury / Illness occurring whilst engaging in any Adventure Sports, either as an instructor/trainer, or as a participant.

## 6. GENERAL TERMS AND CONDITIONS

The Policy, including any Insuring Clauses, endorsements, exclusions, and amounts payable under it shall be subject to the following general conditions:

1. **Disclosure to information norm:** This Policy has been issued on the basis of the information provided in respect of the Insureds in the Proposal Form, personal statement and any other details submitted in relation to the Proposal Form/personal statement. The Policy shall be void and all premium paid hereon shall be forfeited to Us, in the event of misrepresentation, mis-description or non-disclosure of any material fact. If at the time of issuance of Policy or during continuation of the Policy, any material fact in the information provided to Us in the Proposal Form or otherwise, by You or the Insured, or anyone acting on behalf of You or an Insured is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy Schedule/Certificate of Insurance shall be void, and no benefit will be payable thereunder.
2. **Observance of Terms and Conditions:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal shall be a Condition Precedent to Our liability to make any payment under this Policy
3. **Fraud:** If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured or anyone acting on behalf of You or an Insured, then this Policy Schedule/Certificate of Insurance will be void and all benefits otherwise payable under it will be forfeited and the premium shall be forfeited for the balance period of the risk.
4. **Contribution:** If at the time of the occurrence of any loss or damage covered by this Policy there is any other insurance of any nature whatsoever covering the same loss, damage or liability, whether effected by the Insured or not, then We shall not be liable to pay or contribute more than Our rateable proportion of any loss or damage. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.
5. **Subrogation:** The Insured and any claimant under this Policy shall at Our expense do or concur in doing or permit to be done all such acts, deeds and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Us paying for or making good any loss or damage under this Policy whether such acts, deeds and things shall be or become necessary or required before or after the Insured's indemnification by Us.
6. **Exclusions:** We shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of the exclusions which are specifically stated in each Insuring Clause or the General Exclusions Section of the Policy.
7. **Assignment** (wherever applicable): The Policy and the cover under any Insuring Clauses, which are applicable and in force, can be assigned or transferred only in accordance with applicable law.
8. **Reasonable Care:** The Insured shall take all reasonable care to safeguard the Insured Asset/Insured property/Insured person/Insured asset against accident, accidental death, bodily injury, loss or damage. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations provided by Us to prevent loss, damage or liability and comply with statutory requirements.
9. **Maintenance of Records:** The Insured shall maintain all records and books of accounts reasonably required in an accurate manner.
10. **Statutory Compliance:** The Insured shall comply with all statutory and other regulations.
11. **Material information** to be disclosed includes every matter that You are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form/personal statement and which is relevant to Us in order to accept the risk of insurance. You must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement of the contract We may, adjust the scope of cover and / or premium, if necessary, accordingly.

- 12. Alterations in the Policy:** This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.
- 13. Renewal:** This Policy will automatically terminate at the end of the Insured's Policy Period, stated in the Schedule. The Policy may be renewed by mutual consent and in such event the premium should be paid to Us on or before the date of expiry of the Policy. We shall not be bound to accept any premium for renewal. The renewal notice is generated 30 days in advance from the due date of renewal.
- 14. Geography & Currency:** This Policy applies to events or occurrences taking place within india. All payments under this Policy will be made in Indian Rupees only.
- 15. Governing Law & Dispute Resolution:** Any and all disputes or differences under or in relation to this Policy will be determined by the Indian Courts and subject to Indian law.
- 16. Cancellation/Termination of the Policy:**
- a. **Cancellation by Insured**
- The policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation.
  - The insurer shall –
    - refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
    - refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- b. **Cancellation by Company:** The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.
- 17. Notices & Communications:** Any notice or communication in relation to this Policy will be in writing and if it is to:
- You or any Insured, then it will be sent to You at Your address specified in the Policy Schedule/Certificate of Insurance and You will act for all Insureds for these purposes.
  - Us, it will be delivered to Our address specified in the Policy Schedule/Certificate of Insurance. No insurance agents, insurance intermediaries or other person or entity is authorized to receive any notice or communication on Our behalf.
- 18. Our Rights on the occurrence of loss or damage:** On the occurrence of any loss or damage have given rise to a claim under this Policy, or circumstances that may give rise to a claim, We or Our authorized representatives or surveyors may:
- i. Take possession of or require to be delivered to Us the Insured Asset/Insured Asset/Insured Property, to which the loss or damage has been caused;
  - ii. Keep possession of any such Insured Asset/Insured Asset/Insured Property and examine, sort, arrange, remove or otherwise deal with the same; and,
  - iii. Sell any such Insured Asset or dispose of the same for account of whom it may concern. Further, the Insured shall on being required so to do by Us produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by Us so far as they relate to such claims or will in any way assist Us to ascertain in the correctness thereof or Our liability under the Policy.
- The powers conferred by this condition shall be exercisable by Us at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made until such claim is finally determined or withdrawn. We shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim. If the Insured or any person on his behalf shall not comply with Our requirement or shall hinder or obstruct Us or Our representatives or surveyors in the exercise of the powers hereunder, all Insuring Clauses/benefits under the Policy shall be forfeited at Our sole option.

19. **Electronic Transactions (wherever applicable):** You agree to comply with all the terms and conditions of electronic transactions as We shall prescribe from time to time, and confirm that all transactions effected facilities for conducting remote transactions such as the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or through electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and claim related details, shall constitute legally binding when done in compliance with Our terms for such facilities.

20. **Claim Procedure and Requirements**

For details on the claims procedures and requirements or any assistance during the process, You may contact at Our call Centre on the toll-free number specified in the Policy Schedule/Certificate of Insurance or through Our website.

i. **General Claim Intimation**

- Notify Acko immediately (within timelines):
  - Email: [hello@acko.com](mailto:hello@acko.com)
  - Website: [www.acko.com/gi](http://www.acko.com/gi)
  - Phone: 1800 266 2256
  - Or Via Acko Application
- Submit claim form and documents within stipulated timelines.
- Provide Bank details and KYC (OVD proof of Identity and proof of address).
- Additional documents may be requested as necessary

ii. **Property Damage – Section 1**

**Action:**

- Inform Acko within specified timelines.
- Acko may conduct **physical/digital inspection** to assess damage (e.g., Business Shutdown).
- FIR wherever required.
- Submit claim form and documents on time.

**Documents:**

- **Common:** Claim form, photographs (if required), other documents
- **Business Shutdown:**
  - Repair estimates/bills
  - Shop license/registration
  - Proof of business interruption (bank statements, GST returns, sales ledger, CA certificate if required)
  - Fire/Municipal authority reports (if applicable)

iii. **Cash Protect – Section 2**

**Action:**

- Notify Acko in writing within 24 hours of any event giving rise (or likely to give rise) to a claim.
- Lodge a police complaint/FIR within 24 hours for loss of money and submit a copy to Acko, including details of the incident or circumstances.
- Within 7 days, submit a detailed written statement of the loss, estimated claim amount, and all supporting documents. For potential claims, provide written grounds for such belief.

- Provide all required information, assistance, and documents promptly to Acko and its representatives.
- Take reasonable steps to identify perpetrators and recover the lost money.
- Take reasonable steps to secure premises and money to prevent recurrence of burglary, robbery, or similar events

**Common Documents:**

- Duly filled and signed claim form
- FIR / police complaint copy
- Detailed loss statement and claim estimate
- Cash records (books, registers, or logs)
- Any other supporting documents as required

**A. Cash In-Transit**

## Additional Documents:

- Proof of transit (route, time, personnel details)
- Authorization proof of employee carrying cash
- Records of cash carried in transit
- Evidence of incident (if available)

**B. Cash In-Safe**

## Additional Documents:

- Cash records maintained separately from safe/vault
- Proof of safe/strong room security and access controls
- Evidence of burglary/robbery/hold-up
- Records verifying amount of cash stored

**iv. Cyber protection Related Covers – Section 3****Actions:**

- Immediate intimation to Acko.
- FIR/cyber complaint (ATM assault, wallet loss, fraud).
- Minimize loss; do not tamper with affected systems/accounts.
- Preserve evidence and cooperate in investigation.
- No admission/liability without our consent.
- Submit documents within **15 days** (delay condoned if justified).

**Documents:**

- **Common:** Claim form, KYC, Bank Details, other docs
- **Digital Theft / Identity Theft:** FIR/complaint acknowledgement
- **Fraudulent Card Use:** Card blocking proof (within 24 hrs), statements, bank declaration, FIR
- **ATM Assault/Robbery:** FIR with time/location, medical bills
- **Loss of Wallet:** Purchase proof, replacement receipts, reissue fees

**v. Asset Consequential and Ancillary Loss Covers - Section 4**

- Inform Acko within specified timelines.
- FIR required for **Key Replacement Cover**.
- Asset inspection (physical/digital) may be conducted.
- Submit claim form and documents on time.

**Documents:**

- **Common:** Claim form, RC, DL, photos, other required docs
- **Key Replacement:** FIR, replacement receipts
- **Asset Downtime Allowance / Loss of Income:** Repair invoice, job card, downtime proof (+ income proof for loss of income).

**vi. Health Related Cover - Section 5****1. Claims Procedure**

Processing of claims for Cashless Facility and/or for reimbursement and providing access to the Network Provider will be through Our TPA. Details of the TPA will be available on the health card issued by Us to the Insured Persons and on Our website.

A TPA will be used for accessing Network Providers and for facilitating claim processing.

The updated applicable list of Network Providers will also be available on the TPA's website. Details of applicable Network Providers may also be obtained from the TPA's call center. In advance of availing Cashless Facility from a Network Provider, the updated list may be checked to ensure that the Network Provider can provide Cashless Facility in respect of the Treatment required by the Insured Person.

We, in our sole discretion, reserve the right to modify, add or restrict any Network Provider for providing Cashless facilities under the Policy. Before availing a Cashless facility, the Policyholder / Insured Person is required to check the applicable/latest list of Network Providers on the TPA's or Our website or by calling the TPA's or Our call centre.

**2. Condition Precedent**

The fulfilment of the terms and conditions of this Policy (including the realisation of premium by their respective due dates) in so far as they relate to anything to be done or complied with by You/Insured Person, including complying with the following steps, shall be Condition Precedent to Our liability under this Policy and admissibility of a claim.

Completed claim forms and the necessary processing documents must be furnished to Us within the stipulated timelines for all claims. Failure to furnish this documentation within the time required shall not invalidate nor reduce any claim if You / Insured Person can satisfy Us that it was not reasonably possible for You/Insured Person to submit the required forms/documents within such time.

The due intimation, submission of documents and compliance with requirements as provided under the Claims Procedure set out under this Section by the Insured Person shall be essential failing which, We shall not be bound to accept a claim.

**3. Policyholder's / Insured Person's Duty at the time of Claim**

On occurrence of an event which may lead to a claim under this Policy, the Insured Person shall:

- i. Forthwith intimate, file and submit the claim form and documents as prescribed in accordance with the procedure set out under points 3, 4 and 5 as mentioned below.
- ii. If so, requested by Us, the Insured Person must submit himself / herself for a medical examination by Our nominated Medical Practitioner as often as We consider reasonable and necessary. The cost of such examination will be borne by Us.
- iii. Allow the Medical Practitioner or any of Our representatives to inspect the medical and Hospitalization records, investigate the facts and examine the Insured Person.
- iv. Assist and not hinder or prevent Our representatives in pursuance of their duties for ascertaining the admissibility of the claim, its circumstances and its quantum under the provisions of the Policy.

**4. Claim Intimation**

Upon the discovery or occurrence of an Illness /Injury or any other contingency that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy, the Insured Person or the Nominee as the case may be must notify Us / Our TPA either at the call centre or via Acko application or in writing and shall undertake the following.

- i. In the case of Planned Hospitalization - The Insured Person will intimate such admission at least 3 days prior to the planned Date of Admission.
- ii. In the case of Emergency Hospitalization - The Insured Person will intimate such admission within 48 hours of such admission but not later than discharge from the Hospital.

Following details are to be provided to TPA/Us at the time of intimation of claim:

- i. Policy Numbers
- ii. Name of the Policyholder
- iii. Name of the Insured Person in whose relation the claim is being lodged
- iv. Nature of Illness / Injury / Critical Illness
- v. Name and address of the attending Medical Practitioner and Hospital
- vi. Date of Admission
- vii. Any other information that may be reasonably requested by Us

## 5. Cashless Process

Cashless Facility for Hospitalization expenses shall be limited exclusively to Medical Expenses incurred for Treatment undertaken in a Network Provider.

For all cashless authorisations, Insured Person will, in any event, be required to settle all non-admissible expenses, expenses above specified Sub Limit (if applicable), Co-Payment and / or opted Deductible (Per claim / Aggregate / Group) (if applicable) directly with the Hospital. Turnaround time for cashless final bill authorization is 3 hours

## 6. Pre-Authorisation Process

The Insured Person can avail Cashless Facility at the time of admission into any Network Provider by presenting the health card as provided by Us with this Policy along with a photo identification proof and address proof (voter ID card / driving license / passport / PAN card / any other identity proof as approved by Us). Turn around time for preauthorization of cashless facility is 1 hour

### (a) For Planned Hospitalization:

- i. The Insured Person shall at least 3 days prior to the Date of Admission to the Hospital approach the Network Provider for Hospitalization for undergoing medical Treatment.
- ii. The Network Provider will issue the request for authorisation letter for Hospitalization in the pre-authorisation form.
- iii. The Network Provider shall send the pre-authorisation form along with all the relevant details to the 24 (twenty-four) hour authorisation/ cashless department along with contact details of the treating Medical Practitioner and the Insured Person. Upon receiving the pre-authorisation form and all related medical information from the Network Provider, We will verify the eligibility of cover under the Policy.
- iv. Wherever the information provided in the request is sufficient to ascertain the authorisation and the claim is admissible, We shall issue the authorisation letter to the Network Provider. Wherever additional information or documents are required, We will call for the same from the Network Provider and upon satisfactory receipt of the last necessary documents, the authorisation will be issued.
- v. The authorisation letter will include details of sanctioned amount, diagnosis, and date of approval.

- vi. The authorisation letter shall be valid only for a period of 15 days from the date of issuance of authorisation.

**(b) In case of Emergency Hospitalization**

- i. The Insured Person may approach the Network Provider for Hospitalization for medical Treatment.
- ii. The Network Provider shall forward the request for authorisation to Us within 48 hours of admission to the Hospital as per the process under Section 4 (a) above.
- iii. It is agreed and understood that We may continue to discuss the Insured Person's condition with the treating Medical Practitioner till Our recommendations on eligibility of coverage for the Insured Person are finalised.
- iv. In the interim, the Network Provider may either consider treating the Insured Person by taking a token deposit or treating him as per their norms in the event of any situation which requires saving of life, limb, sight or any other medical Emergency.
- v. The Network Provider shall refund such deposit amount to the Insured Person less any token amount to take care of non-covered expenses once the pre-authorisation is issued.

**7. Enhancement to Pre-Authorised Amount**

In the event that the cost of Hospitalization exceeds the authorised limit as mentioned in the authorisation letter:

- i. The Network Provider shall request Us for an enhancement of authorisation limit including details of the specific circumstances which have led to the need for increase in the previously authorised limit. We will verify the eligibility and evaluate the request for enhancement on the availability of further limits.
- ii. We shall accept or decline such request for enhancement of pre- authorised limit for enhancement.

In the event of any change in the diagnosis, plan of Treatment, cost of Treatment during Hospitalization to the Insured Person, the Network Provider shall obtain a fresh authorisation letter from Us in accordance with the process described under 4 (a) above.

**8. Discharge Process**

At the time of discharge:

- i. The Network Provider may forward a final request for authorisation for any residual amount to Us along with the discharge summary and the detailed bill break up in accordance with the process described at 4 (a) above.
- ii. Upon receipt of the final authorisation letter from Us, the Insured Person may be discharged by the Network Provider. **Note:** (Cashless Facility for Hospitalization expenses shall be limited exclusively to Medical Expenses incurred for Treatment undertaken in a Network Provider for Illness or Injury, as the case may be which are specified to be covered under the applicable Benefits under the Policy. For all cashless authorisations, the Insured Person will, in any event, be required to settle all non-admissible expenses, expenses above specified Sub Limits (if applicable), Co-Payments and / or opted Deductible (Per claim / Aggregate / Group) (if applicable), directly with the Hospital.

**9. Submission of Claim Documents**

The Network Provider will send the claim documents along with the invoice and discharge voucher, duly signed by the Insured Person directly to Us. The following claim documents should be submitted to Us within 15 days from the date of discharge of the Insured Person from the Hospital –

- i. Claim Form duly filled and signed
- ii. Original pre-authorisation request
- iii. Copy of pre-authorisation approval letter (s)
- iv. Copy of Photo ID of Insured Person verified by the Hospitals
- v. Original discharge/death summary
- vi. Operation theatre notes (if applicable)
- vii. Original Hospital main bill and break up bill
- viii. Original investigation reports, X Ray, MRI, CT Films, HPE
- ix. Medical Practitioner's reference slips for investigations/pharmacy
- x. Original pharmacy bills
- xi. MLC/FIR report/post mortem report (if applicable and conducted)

We may call for any additional documents as required based on the circumstances of the claim.

There can be instances where We may deny Cashless Facility for Hospitalization due to insufficient Sum Insured or insufficient information to determine admissibility in which case the Insured Person may be required to pay for the Treatment and submit the claim for reimbursement to Us which will be considered subject to the Policy terms and conditions.

## 10. Claim Reimbursement Process

### Collection of Claim Documents for indemnity-based covers

- i. Wherever the Insured Person has opted for a reimbursement of Medical Expenses, he/she may submit the following documents for reimbursement of the claim to Our branch or head office at his/her own expense not later than 15 days from the date of discharge from the Hospital. The Insured Person can obtain a claim form from any of Our branch offices or download a copy from Our website [www.acko.com/gi](http://www.acko.com/gi).

List of necessary claim documents to be submitted for reimbursement are as following:

- i. Claim Form duly filled and signed
- ii. Copy of Photo ID of Insured Person verified by the Hospitals
- iii. Original discharge/death summary
- iv. Operation theatre notes (if applicable)
- v. Original Hospital main bill and break up bill
- vi. Original investigation reports, X Ray, MRI, CT Films, HPE
- vii. Medical Practitioner's reference slips for investigations/pharmacy
- viii. Original pharmacy bills
- ix. MLC/FIR report/postmortem report (if applicable and conducted)
- x. Any other information relevant to the Injury/Hospitalization/illness

We may call for any additional documents/information as required based on the circumstances of the claim wherever the claim is under further investigation or available documents do not provide clarity.

In case there is a delay in submission of claim documents as specified in 5 (a) above, then in addition to the documents mentioned in 5(a) above, the Insured Person will also be required to provide Us the reason for such delay in writing. We will condone the delay on merit for delayed claims where the delay has been proved to be for reasons beyond the claimant's control.

## 11. Scrutiny of Claim Documents

- i. We shall scrutinise the claim form and the accompanying documents. Any deficiency in the documents shall be intimated to the Insured Person / Network Provider as the case may be.

- ii. If the deficiency in the necessary claim documents is not met or are partially met in 10 working days of the first intimation, We shall remind the Insured Person/Network Provider of the same every 10 (ten) days thereafter.
- iii. We will send a maximum of 3 (three) reminders.
- iv. We may, at Our sole discretion, decide to deduct the amount of claim for which deficiency is intimated to the Insured Person and settle the claim if we observe that such a claim is otherwise valid under the Policy.
- v. In case a reimbursement claim is received when a pre-authorisation letter has been issued, before approving such a claim, a check will be made with the Network Provider whether the pre-authorisation has been utilised as well as whether the Insured Person has settled all the dues with the Network Provider. Once such check and declaration is received from the Network Provider, the case will be processed.

## 12. Claim Assessment

We will pay the fixed or indemnity amount as specified in the applicable Benefit or Benefit Option in accordance with the terms of this Policy.

We will assess all admissible claims under the Policy in the following progressive order

–

- i. If any Sub-Limit on Medical Expenses are applicable as specified in the Policy Schedule / Certificate of Insurance, Our liability to make payment shall be limited to the extent of the applicable Sub Limit for that Medical Expense.
- ii. Opted Deductible (Per claim / Aggregate / Group), if any, shall be applicable on the amount payable by Us after applying the above.
- iii. Co-Payments if any, shall be applicable on the amount payable by Us after applying the above.

The claim amount assessed under the Policy will be deducted from the following amounts in the following progressive order (after applying Sub Limit, where applicable):

- i. Opted Deductible (Group / Per claim / Aggregate), & Co-Payments (if opted) ii. Sum Insured
- ii. Cumulative Bonus (if applicable)
- iii. Restored Sum Insured (if applicable)
- iv. Additional Buffer (if applicable)

## 13. Claim Assessment for fixed benefits:

We will pay fixed benefit amounts as specified in the Policy Schedule / Certificate of Insurance in accordance with the terms of this Policy. We are not liable to make any reimbursements of Medical Expenses or pay any other amounts not specified in the Policy.

## 14. Claims Investigation

We shall make the payment of admissible claim (as per terms and conditions of the Policy) OR communicate Our rejection/non admissibility of claim under the Policy within 15 days of submission of all necessary documents and information and any other additional information required for the settlement of the claim.

All claims which in Our view require an investigation, will be investigated and settled in accordance with the applicable regulatory guidelines, including the IRDAI(Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024. Where the circumstances of a claim warrant an investigation in Our opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 15 days

from the date of receipt of last necessary document. In such cases, We shall settle or reject the claim, as may be the case, within 15 days from the date of receipt of last necessary document.

#### 15. Settlement and Repudiation of a claim

We shall settle the claim within 15 days from the date of receipt of last necessary document in accordance with the provisions of the Master Circular on Protection of Policyholders' Interests, 2024. In the case of delay in the payment of a claim We shall be liable to pay interest the date of intimation till the date of actual payment at a rate 2% above the bank rate.

However, where the circumstances of a claim warrant an investigation in Our opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 15 days from the date of receipt of last necessary document. In such cases, We shall settle the claim within 15 days from the date of receipt of last necessary document.

In case of delay beyond stipulated timeline We shall be liable to pay interest at a rate 2% above the bank rate from the date of intimation till the date of actual payment.

#### 16. Representation against Rejection

Where a rejection is communicated by Us, the Insured Person may, if so desired, within 15 days from the date of receipt of the claim's decision represents to Us for reconsideration of the decision.

#### 17. Claim Payment Terms

- i. We shall have no liability to make payment of a claim under the Policy in respect of an Insured Person once the Sum Insured for that Insured Person is exhausted.
- ii. All claims will be payable in India and in Indian rupees.
- iii. We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person could have reasonably minimised the costs incurred, or that is brought about or contributed to by the Insured Person by failing to follow the directions, Medical Advice or guidance provided by a Medical Practitioner and treatment must be taken within India
- iv. The Sum Insured opted under the Policy shall be reduced by the amount payable / paid under the Policy terms and conditions and any Benefit Options applicable under the Policy and only the balance shall be available as the Sum Insured for the unexpired Coverage Period or Policy Year, as the case may be.
- v. If the Insured Person suffers a relapse within 45 days from the date of discharge from the Hospital for which a claim has been made, then such relapse shall be deemed to be part of the same claim and all the limits for "Any one illness" under this Policy shall be applied as if they were under a single claim.

**For Cashless claims**, the payment shall be made to the Network Provider whose discharge would be complete and final.

**For Reimbursement claims**, the payment shall be made to the Insured Person. In the unfortunate event of the Insured Person's death, We will pay the Nominee (as named in the Policy Schedule / Certificate of Insurance) and in case of no Nominee, to the legal heir who holds a succession certificate or indemnity bond to that effect, whichever is available and whose discharge shall be treated as full and final discharge of Our liability under the Policy.

### V. Asset Protection related cover - Section 6

#### Actions:

- Notify Acko and file FIR (for theft/burglary).
- Prevent further damage; preserve evidence.
- Cooperate in investigation; no liability admission.
- Submit documents within **15 days** (delay condonable).

**Documents:**

- **Theft/Burglary/Robbery:** Claim form, policy, invoice, FIR, other documents
- **Accidental Damage/Breakdown:** Claim form, policy, invoice, warranty (if applicable), OEM proof (optional), other documents

**VI. Necessary claim documents for all the Optional cover - Section 7****Actions:**

- Notify Acko and submit documents within timelines.

**Documents:**

- **Common:** Claim form, KYC, Bank Details
- **Terrorism:** As per terrorism clause
- **Personal Liability:** FIR, third-party claim, ID proof, legal notice, legal fee proof, other documents

**VII. Claims Payment (All Sections)**

- Subject to sum insured, sub-limits, deductibles, co-pay.
- Payment timelines:
  - **15 days** after all documents
  - **7 days** after settlement acceptance
- Survey (if required): report within 15 days; decision within 7 days.
- Interest @ **2% above bank rate** for delays.
- Settlement as per policy terms.

**7. Grievance Redressal****i. Queries**

- **Helpline:** 1800 266 2256
- **Email:** [hello@acko.com](mailto:hello@acko.com)

**ii. Grievances**

- Toll-free: 1800 210 4990 (10 AM – 7 PM, all days)
- Email: [grievance@acko.com](mailto:grievance@acko.com).  
Acknowledgement within 24 hours; final resolution within 14 days.

**iii. Senior Citizens Support (For Health Related)**

- Phone: 080-62370023
- Email: [grievance.healthseniorcitizen@acko.com](mailto:grievance.healthseniorcitizen@acko.com)  
Acknowledgement within 24 hours; final resolution within 14 days. You can also email [grievance@acko.com](mailto:grievance@acko.com).

#### iv. Escalation – Chief Grievance Officer

- Email: [gro@acko.com](mailto:gro@acko.com)
- Address: ACKO General Insurance Limited, 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road, Sector 2, HSR Layout, Bengaluru, Karnataka – 560102  
CGO responds within 7 days.

#### v. If still unresolved

- Approach **IRDAI** through Bima Bharosa portal (<https://bimabharosa.irdai.gov.in/>) or toll-free numbers **1800 4254 732 / 155255** or email [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)
- For more details, visit <https://irdai.gov.in/igms1>
- You may also approach the **Insurance Ombudsman (Jurisdiction Based)** for grievance redressal (details available at <https://cioins.co.in/Ombudsman>).

The details of the Insurance Ombudsman are available below:

Jurisdiction	Ombudsman Office Address & Contact Details
Gujarat, Dadra & Nagar Haveli, Daman and Diu	<p><b>Ahmedabad</b> Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD- 380001</p> <p><a href="mailto:oio.ahmedabad@cioins.co.in">oio.ahmedabad@cioins.co.in</a></p> <p>079 - 25501201/02</p>
Karnataka	<p><b>Bengaluru</b> Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru- 560078</p> <p><a href="mailto:oio.bengaluru@cioins.co.in">oio.bengaluru@cioins.co.in</a></p> <p>080 - 26652048 / 26652049</p>
Madhya Pradesh, Chhattisgarh	<p><b>Bhopal</b> 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal- 462011</p> <p><a href="mailto:oio.bhopal@cioins.co.in">oio.bhopal@cioins.co.in</a></p> <p>0755 - 2769201 / 2769202 / 2769203</p>
Odisha	<p><b>Bhubaneswar</b> 62, Forest park, Bhubaneswar- 751009</p> <p><a href="mailto:oio.bhubaneswar@cioins.co.in">oio.bhubaneswar@cioins.co.in</a></p> <p>0674 - 2596461/ 2596455/ 2596429/ 2596003</p>
Punjab, Haryana (excl Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh	<p><b>Chandigarh</b></p> <p>Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh- 160017</p> <p><a href="mailto:oio.chandigarh@cioins.co.in">oio.chandigarh@cioins.co.in</a></p> <p>0172-2706468</p>
Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)	<p><b>Chennai</b> Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI- 600018.</p> <p><a href="mailto:oio.chennai@cioins.co.in">oio.chennai@cioins.co.in</a></p> <p>044 - 24333668 / 24333678</p>
Delhi & following Distts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh	<p><b>Delhi</b> 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110002</p> <p><a href="mailto:oio.delhi@cioins.co.in">oio.delhi@cioins.co.in</a></p> <p>011 - 46013992/ 23213504/ 23232481</p>
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	<p><b>Guwahati</b> Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati- 781001(Assam)</p>

	<a href="mailto:oio.guwahati@cioins.co.in">oio.guwahati@cioins.co.in</a> 0361 - 2632204 / 2602205 / 2631307
Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry	<b>Hyderabad</b> 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad- 500004. <a href="mailto:oio.hyderabad@cioins.co.in">oio.hyderabad@cioins.co.in</a> 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325
Rajasthan	<b>Jaipur</b> Jeevan Nidhi- II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302005. <a href="mailto:oio.jaipur@cioins.co.in">oio.jaipur@cioins.co.in</a> 0141- 2740363
Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry	<b>Kochi</b> 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M. G. Road, Kochi- 682011. <a href="mailto:oio.ernakulam@cioins.co.in">oio.ernakulam@cioins.co.in</a> 0484 – 2358759
West Bengal, Sikkim, Andaman & Nicobar Islands	<b>Kolkata</b> Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata- 700072 <a href="mailto:oio.kolkata@cioins.co.in">oio.kolkata@cioins.co.in</a> 033 - 22124339 / 22124341
Distts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	<b>Lucknow</b> 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow- 226001. <a href="mailto:oio.lucknow@cioins.co.in">oio.lucknow@cioins.co.in</a> 0522 - 4002082 / 3500613
Metropolitan Region excl wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai	<b>Mumbai</b> 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai- 400054 <a href="mailto:oio.mumbai@cioins.co.in">oio.mumbai@cioins.co.in</a> 022 - 69038800/27/29/31/32/33
State of Uttarakhand and the following Distts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	<b>Noida</b> Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P- 201301. <a href="mailto:oio.noida@cioins.co.in">oio.noida@cioins.co.in</a> 0120-2514252 / 2514253
Bihar, Jharkhand	<b>Patna</b> 2nd Floor, Lalit Bhawan, Bailey Road, Patna- 800001. <a href="mailto:oio.patna@cioins.co.in">oio.patna@cioins.co.in</a> 0612-2547068
	<b>Pune</b>

State of Goa and State of Maharashtra excl areas of Navi Mumbai, Thane distt, Palghar Distt, Raigad distt & Mumbai Metropolitan Region	Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune- 411030.
	<a href="mailto:oiio.pune@cioins.co.in">oiio.pune@cioins.co.in</a>
	020-24471175
Area of Navi Mumbai, Thane Distt, Raigad Distt, Palghar Distt and wards of Mumbai, M/East, M/West, N, S and T."	<b>Thane</b> 2nd Floor, Jeevan Chintamani Building, Vasant rao Naik Mahamarg, Thane (West)- 400604
	<a href="mailto:oiio.thane@cioins.co.in">oiio.thane@cioins.co.in</a>
	022-20812868/69

## ANNEXURE TO THE POLICY

### **1. Terrorism Clause (Applicable to Terrorism cover)**

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Original Policy Schedule/Certificate of Insurance, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Act, 1967 (as amended from time to time) 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.

For the purpose of this cover, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

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

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, paramilitary forces, police or any other authority constituted by the government for maintaining law and order.

### **Losses Excluded**

2. Loss by seizure or legal or illegal occupation;
3. Loss or damage caused by:
  - i. voluntary abandonment or vacation,
  - ii. confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
4. Loss or damage arising from acts of contraband or illegal transportation or illegal trade;
5. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
6. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
7. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;

8. Any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
9. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
10. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest or riots;
11. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
12. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
13. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
14. Loss or increased cost as a result of threat or hoax;
15. Loss or damage caused by or arising out of burglary, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of sabotage and/or terrorism, unless otherwise agreed by us and mentioned in the Policy Schedule/Certificate of Insurance.
16. Loss or damage caused by mysterious disappearance or unexplained loss;
17. Loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other microorganism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
18. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;
19. Any loss due to fines or damages for breach of contract, or penalties of whatever nature;
20. Any infidelity, fraudulent, dishonest or criminal act by any director, officer or trustee of the Insured whether acting alone or in collusion with others;
21. Any debt, insolvency or commercial failure, whether to provide bond or security or otherwise, or any other financial cause of any party or person whatsoever.
22. Loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except as may be insured specifically under any Political Violence Extension to this cover;
23. Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover.

### **Limit of Indemnity**

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule/Certificate of Insurance or INR 20,000,000,000 per compound/location whichever is lower.

In respect of sabotage and/or terrorism cover for dwellings, limit of indemnity shall not exceed Total Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance or INR 4,000,000,000 per compound/location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule / Certificate of Insurance shall not exceed Total Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance or INR 20,000,000,000/- whichever is lower

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers, shall be INR 20,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 20,000,000,000, the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

#### **Excess\***

Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000

Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000

Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000.

\*Whichever is applicable

#### **Mid Term Cover**

In case the coverage under this endorsement is granted during the currency of the policy, no claims will be payable for loss or damage to property caused by an act of sabotage and/or terrorism occurring during the first 15 (fifteen) days from the date of granting such cover. There should be no known or recorded/reported losses from ground up including threats/hoaxes from date of inception of policy to the date of granting such cover.

#### **Sanction, Limitation And Exclusion Clause**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

#### **Cancellation Clause**

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Sabotage and/or Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.

Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

## 2. Critical Illness

The Critical Illnesses specified below shall be covered under the Critical Illness Benefit in the below combination, as may be specified in the Schedule or Certificate of Insurance:

S.NO	CRITICAL ILLNESS	GROUP			
		15 CI' S	18 CI' S	25 CI' S	36 CI' S
1	Cancer of Specified Severity	√	√	√	√
2	Kidney Failure Requiring Regular Dialysis	√	√	√	√
3	Multiple Sclerosis with Persisting Symptoms	√	√	√	√
4	Major Organ / Bone Marrow Transplant	√	√	√	√
5	Open Heart Replacement or Repair of Heart Valves	√	√	√	√
6	Open Chest CABG	√	√	√	√
7	Permanent Paralysis of Limbs	√	√	√	√
8	Myocardial Infarction (First Heart Attack – of Specific Severity)	√	√	√	√
9	Stroke Resulting in Permanent Symptoms	√	√	√	√
10	Benign Brain Tumor	√	√	√	√
11	Parkinson's Disease	√	√	√	√
12	Coma of Specified Severity	√	√	√	√
13	End Stage Liver Failure	√	√	√	√
14	Alzheimer's Disease	√	√	√	√
15	Aorta Graft Surgery	√	√	√	√
16	Major Burns	x	√	√	√
17	Loss of Hearing (Deafness)	x	√	√	√
18	Loss of Speech	x	√	√	√
19	Loss of Vision (Blindness)	x	x	√	√
20	Motor Neurone Disease with Permanent Symptoms	x	x	√	√
21	Loss of Limbs	x	x	√	√
22	Aplastic Anaemia	x	x	√	√
23	End Stage Lung Failure	x	x	√	√
24	Primary (Idiopathic) Pulmonary Hypertension	x	x	√	√
25	Bacterial Meningitis	x	x	√	√
26	Apallic Syndrome or Persistent Vegetative State (PVS)	x	x	x	√
27	Coronary Angioplasty (PTCA)[1]	x	x	x	√
28	Encephalitis	x	x	x	√
29	Fulminant Hepatitis	x	x	x	√
30	Chronic Relapsing Pancreatitis	x	x	x	√
31	Major Head Trauma	x	x	x	√
32	Medullary Cystic Disease	x	x	x	√
33	Muscular Dystrophy	x	x	x	√
34	Poliomyelitis	x	x	x	√
35	Systemic Lupus Erythematosus	x	x	x	√
36	Brain Surgery	x	x	x	√