

PERSONAL EXTENDED PROTECTION POLICY

Whereas the Insured by a proposal and declaration which shall form the basis of this contract, has applied to Tata-AIG General Insurance Company Ltd. (hereinafter called the Company) and having paid the full Premium mentioned in the schedule as consideration for the insurance, **The Company Agrees**, (Subject to the Terms, Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) to pay the Insured, if the insured shall sustain loss, damage or liability during the period of insurance stated herein, the amount of benefits specified herein or liability incurred but not exceeding in any one period of insurance in respect of each of the several items specified herein the sum set opposite thereto respectively.

POLICY DEFINITIONS

This section is applicable to all coverage sections of the policy.

- A. You and Your** means:
1. The “named insured” shown in the Declaration page; and
 2. The legally married spouse or dependent children under age 21 (twenty-one), living with **you** in **your** home.
- B. We, Us, and Our** means the Tata AIG General Insurance Company Ltd.
- C. Relative** means **your** legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.
- D. Policy period** means the period of time **you** are covered by this insurance from the effective date to the expiration date.
- E. Money** means currency, coins and bank notes in current use and having a face value.
- F. 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.
- G. ATM** means automatic teller machine.
- H. Lost or Stolen** means having been inadvertently lost or having been stolen by a third party without **your** assistance, consent or co-operation.
- I. 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.
- J. Residence** means the place that is shown as the “insured mailing address” on the Policy Schedule..
- K. Business** means:

1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
2. Any other activity engaged in for money or other compensation.

PERSONAL TRAVELING PROTECTION

This section is applicable only to coverage section B of the policy.

Coverage Definitions

1. **Personal Trip** means any travel with a distance that is greater than 50 miles or 80 kilometers for non **business** activities, such as personal vacations, visiting friends or **relative(s)**.
2. **Passenger fare(s)** means the fare **you** paid to travel by a common carrier, and only includes a taxi for hire, bus, train, airplane, or ship.
3. **Travel time** means the time period from when **you** leave **your** place of **residence** to commence the **personal trip** to the time of return to **your** place of **residence** on completion of **your personal trip**.
4. **Bodily injury** means bodily harm, sickness or disease, including required care, loss of services and death that results.
5. **Property damage** means physical damage to, destruction of, or loss of use of tangible property.
6. **Luggage** means **your** suitcases, hand-luggage and their contents, provided they contain clothing and personal effects **you** take on **your personal trip**, or clothing and personal effects **you** acquire during **your personal trip**.
7. **Personal Papers** means identification documents issued by **your** country, state or province including but not limited to **your** driver's license and passport.
8. **Burglary** means the taking of **your** property by a person or persons who illegally entered the premises using force or violence of which there shall be visible signs of entry.
9. **Replacement cost** means the amount it would cost to replace an item of similar specifications at current prices.
10. **Theft** means an act of directly or indirectly and illegally permanently depriving you and/or your family of the possession of the contents by any person by violent or forceful means or otherwise.
11. **Personal effects** means clothes and other articles of personal nature likely to be worn, used or carried but excluding money, jewellery and valuables..

Home protection while you are away

I. What We Cover

When the entire cost of the **passenger fare(s)** of a **personal trip** are charged to **your payment card** while the insurance is effective, **we** will cover the damage, disappearance or destruction of the following items due to **burglary** at **your residence** during **your personal trip travel time**:

1. **your** furniture, clothes, electrical and audio equipment
2. **your money** and **cheque(s)**

II. Coverage Exclusions

We will not pay for:

1. losses that occurred when **your travel time** is longer than 2 weeks;
2. losses to personal effects **you** have carried with **you** during the **personal trip**;
3. losses to any other items that are not listed under the “What **We** Cover” section;
4. losses that are due to events other than **burglary**, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;
5. losses due to or related to a nuclear, biological or chemical event.

III. Coverage Conditions

1. The **passenger fare(s)** for a covered **personal trip** must be paid entirely with **your payment card**.
2. For a covered **personal trip**, the coverage commences when **you** leave **your** place of **residence** to commence the **personal trip** and will terminate with whichever of the following occurs first: the time of return to **your** place of **residence** on completion of **your personal trip** or the expiry of the policy. In any event coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after **your** actual return time.
3. Electrical and audio equipment includes TVs, CD/DVD players, stereo sets, computers, and refrigerators.
4. **You** must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.
5. In no event will **we** pay more than the **replacement cost** of the covered item.

Coverage		Occurrence Limits
A. Personal Identity Protection		
<input type="checkbox"/>	Identity theft	
<input type="checkbox"/>	Lost wages sub-limit	
<input type="checkbox"/>	Fraudulent charge	
<input type="checkbox"/>	ATM assault and robbery	
<input type="checkbox"/>	Lost wallet coverage	
B. Personal Traveling Protection		

<input type="checkbox"/>	Personal trip liability coverage	
<input type="checkbox"/>	Personal trip effects coverage	
	Money & cheques sub-limit	
<input checked="" type="checkbox"/>	Home protection while you are away	Rs 1,00,000
	Money & cheques sub-limit	
C. Personal Credit Card Protection		
<input type="checkbox"/>	Price protection	
<input type="checkbox"/>	Purchase protection	
<input type="checkbox"/>	Key replacement coverage	

6.

IV. Duties After An Accident or Loss

In the event of a covered loss:

1. **You** shall call **us** at 1800119966 or provide written intimation within 6 hours of discovering the loss to report the claim and obtain the proper forms and instructions;
2. **You** shall call the police within 6 hours of discovering the loss to report the incident and obtain the police report;
3. **You** shall complete and return any necessary documents including but not limited to claim forms, police reports, demands, notices, and any other documents **we** may ask **you** to provide;
4. The claims form and accompanying documents must be returned to **us** within 3 days of making the original claim.

POLICY EXCLUSIONS

This section is applicable to all coverage sections of the policy.

We will not cover the following:

- A.** Losses that do not occur within the policy period;
- B.** Losses that result from or related to **business** pursuits including **your** work or profession;
- C.** Losses caused by illegal acts;
- D.** Losses that **you** have intentionally caused;
- E.** Losses that result from the direct actions of a **relative**, or actions that a **relative** knew of or planned.
- F.** Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
- G.** Losses due to the order of any government, public authority, or customers' officials.
- H.** Losses due to ionising radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission)of nuclear fuel.
- I.** Losses due to the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- J.** Losses due to nuclear weapons material.
- K.** Terrorism Exclusion Warranty

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.

POLICY CONDITIONS

This section is applicable to all coverage sections of the policy.

A. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) 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** jointly. If there is no agreement upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

B. Valid Account

Your payment card account must be valid and in good standing for coverage to apply. Benefits will not be paid if, on the date of occurrence, on the date of claim filing, or on the date of would-be claim payment, **your payment card** account is in delinquency, collection, or cancellation status.

C. Excess of Other Insurance Coverage

Coverages provided by this policy are EXCESS; this means that if, at the time of occurrence, **you** have other valid and collectible insurance - such as but not limited to homeowner's or renter's insurance - this policy will only cover that amount not covered by such other insurance, up to the limits of the specific coverage. If the event is covered by more than one of the policy coverages, **we** will only pay the amount from the coverage under which **you** first filed the claim.

D. Governing Law

This Policy shall be governed by the law of India.

E. Policy Period

The maximum policy period for this policy is one Month. This coverage will continue as long as the premium is paid, except if coverage is otherwise cancelled under this policy.

F. Concealment or Fraud

If You or anyone acting on Your behalf put forward any claim under this Policy knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall be void in its entirety and be of no effect whatsoever and all claims that You may have made for an indemnity under it shall be forfeited.

G. You must use all reasonable means to avoid future loss at and after the time of loss.

H. Duties After an Accident or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the duties that are detailed in each coverages section. You are required to cooperate with us in investigating, evaluating and settling a claim.

POLICY LIMITATION

This section is applicable to all coverage sections of the policy.

For each of the coverage, we will pay up to the maximum amount per occurrence and per **policy period** as shown in the Policy Schedule.