

SMART HOME ALL RISK POLICY - ADD-ON COVERS

UIN:IRDAN108RP0002V01202425



WITH YOU ALWAYS

1. Personal Accident

Coverage:

In consideration of additional premium, We will pay the applicable percentage of **Sum Insured** as mentioned in the Table of Losses below in the event of Death or **Injury** of the **Insured Person**, sustained due to an **Accident** occurred during the **Cover Period** which directly and independently results in one of the losses shown in the "Table of Losses- Table (A)" below. The loss must occur within 12 Months from the date of the **Accident** which caused **Injury**.

If more than one "Nature of Loss" gets triggered under a single **Accident** then only one amount, the largest, will be paid.

Once a claim has been accepted and 100% **Sum Insured** has been paid then this Coverage shall immediately and automatically cease in respect of the **Insured Person**.

Table of Losses - Table (A)

Nature of Losses	Percentage (%) of Sum Insured Payable
a. Death	100%
b. Both Hands or Both Feet	100%
c. Sight of Both Eyes	100%
d. One Hand and One Foot	100%
e. Either Hand or Foot and Sight of One Eye	100%
f. Speech and Hearing in Both Ears	100%
g. Permanent and incurable insanity	100%
h. Permanent Total Loss of Mastication	100%
i. Permanent Total Loss of the Central Nervous System or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry company's Daily Activities essential to life without full time assistance	100%
j. Either Hand or Foot	50%
k. Sight of One Eye	50%

l. Speech or Hearing in Both Ears	50%
m. Hearing in One Ear	25%
n. Thumb and Index Finger of Same Hand	25%
o. Quadriplegia	100%
p. Paraplegia	50%
q. Hemiplegia	50%
r. Uniplegia	25%

"Loss" with Regard to:

1. Hand or Foot means actual severance through or above the wrist or ankle joints respectively;
2. Eye means entire and irrecoverable loss of sight;
3. Thumb and Index Finger means actual severance through or above the joint that meets the hand at the palm;
4. Speech or Hearing means entire and irrecoverable loss of speech or hearing of both ears

- Home Alteration and Vehicle modification: We will reimburse **You** upto Rs. 50,000 over and above **Your** Personal **Accident Sum Insured**, for **Your** home alteration and / or Vehicle Modification necessitated, in the event of any **Injury** mentioned in the table above caused by an **Accident** within the **Cover Period**. Such alteration in home and/or modification of vehicle must be effected within twelve (12) months from the Date of **Accident**.

Exclusions:

We will not be liable to pay for any loss in respect of:

- a. Losses that do not occur within the **Cover Period**.
- b. Any physical disability which existed prior to the commencement of **Cover Period**, or any complication arising from it
- c. Any **Insured Person's** participation or involvement in police, naval, military or air force operation or professional or semi professional sporting, racing, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, winter sports, bungee jumping, sky diving, riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing activity involving white water rapids, yachting or boating outside coastal waters (2 miles)

or Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world or Participation in any professional sports, any bodily contact sport or potentially dangerous sport or adventure sports for which **You** are untrained.

d. Any claim of **Insured Person** arising from:

- suicide or attempted suicide
- wilful self-inflicted **illness** or **Injury** except **Injury** in self-defence or to save life.

e. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the **Injury/Accident** though under influence of intoxication

f. Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where Pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the **Cover Period**.

Subject otherwise to terms, conditions and exclusions as mentioned in the Base **Policy**.

Claims documentation:

- **Accidental Death**
 - o Nominee-attested copy of Death Certificate
 - o Nominee-attested copy of Post Mortem Report, wherever applicable and conducted
 - o Nominee-attested copy of FIR/ Police Panchanama
 - o Nominee-attested copy of Death Summary or all Medical records, if treated in hospital
 - o Nominee-attested copy of newspaper cutting, if any.
 - o Nominee-attested copy of KYC documents with NEFT details of nominee and CKYC form (attached)
 - o Legal Heir or Succession Certificate, if nominee is not mentioned in the Policy.

• Dismemberment

- o Competent medical authority / Doctor like Civil Surgeon, confirming the Disability percentage / period and prognosis for Dismemberment
- o Self-attested copy of FIR / Police Panchnama
- o Self-attested copy of Discharge Summary or all Medical records
- o Self-attested copy of newspaper cutting, if any.
- o Self-attested copy of KYC documents with NEFT details of nominee and KYC form

The above list is indicative. We reserve our right to call upon additional documents and details.

2. Breakdown of Domestic Electrical and Electronic Appliances

Coverage:

In consideration of additional premium, We will reimburse **You** for **Your** insured domestic electrical and electronic appliances covered under the **Policy** up to the **Sum Insured** for repair costs (both parts and labour) and if not repairable the replacement cost, occasioned by the mechanical and/or electrical breakdown of **Your** domestic electrical and electronic appliances mentioned in the **Policy**.

In case of a **Total Loss**, We shall pay **You** an amount equivalent to the current retail price of the insured appliance, or the current retail price of an appliance of similar specification and like functionality in case same insured appliance is not available maximum up to the **Sum Insured** mentioned in the **Policy** less the salvage value

Exclusions:

We will not be liable to pay for any loss in respect of:

- a. the cost of repair associated with any appliances that are older than 7 years on the date of loss;
- b. the cost of repair associated with any mal function for which the manufacturer or supplier of the domestic appliances is responsible;
- c. the cost of repair associated with breakdown occasioned by natural wear and tear;
- d. the cost of repair associated with any appliances

that has been modified in any manner or is used for business or business Purposes;

- e. the cost of repair associated with loss or damage caused by or in the process of erection, cleaning, maintenance, repair, dismantling;
- f. loss or damage caused by atmospheric or climatic changes, moths, insects, and vermin;
- g. the cost of repair associated with the detention, seizure or confiscation by Public Authorities of Your domestic appliances;
- h. the cost of repair associated with the misuse of or use other than in accordance with manufacturer's recommendation of Your domestic appliances;
- i. the cost of repair associated with defects in wiring or electrical connections that are not an integral part of Your domestic appliances
- j. loss or damage to records, discs, cassettes etc.
- k. Replacement of any consumable items. These include, but are not limited to plugs, fuses, batteries, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes or software, incorporated in any appliance.

Subject otherwise to terms, conditions and exclusions as mentioned in the Base Policy.

Claims documentation:

- Estimate of the repairers
- Invoice of the suppliers for replacement /Final Bill of repairers
- Service report from authorized service center mentioning cause of loss and parts damaged
- Photos of damaged parts

The above list is indicative. We reserve our right to inspection and call upon additional documents and details.

3. Public Liability Cover

Definitions:

Fungi: It means any type or form of fungus, including but not limited to all forms of mould or mildew and any mycotoxins, spores, scents, vapour, gas or substance including any by products, produced or

released by fungi.

Bodily Injury : It means bodily harm, sickness or disease, including required care, loss of services and death that result.

Coverage:

In consideration of additional premium, We will reimburse You against compensation and litigation expenses (incurred with Our prior written consent), which You may become legally liable to pay on account of:

- a) Accidental death or Bodily Injury to any person other than You and/or Your Family or Your Domestic Staff, arising from any one Accident or series of Accidents from any one event or cause, and for all Accidents occurring during the Cover Period subject to the Sum Insured, and/or
- b) Accidental damage to property of any person other than You or Your Family or Your Domestic Staff, arising from any one Accident or series of Accidents from any one event or cause, and for all Accidents occurring during the Cover Period subject to the Sum Insured, and/or
- c) Claims payable by You to Your Domestic Staff due to any incident occurring during the Cover Period, under the Fatal Accidents Act 1855, Employee's Compensation Act 1923 or any amendment there to or common law subject to the Sum Insured.

Exclusions:

We will not be liable to pay for the loss in the event of the below:

- 1. for Accidental death, Bodily Injury or property damage arising out of or incidental to:
 - i. Your occupation or business, trade or employment, or
 - ii. any liability voluntarily assumed by You unless such liability would have attached to You notwithstanding such voluntary assumption, or
 - iii. Your and/or Your Family's ownership, possession, or custody of animals, Vehicles, airborne or water borne vessels or craft of any kind, or any mechanically

propelled Vehicle other than gardening equipment and wheelchairs, or

iv. the transmission of any communicable disease or virus.

2. for **Accidental** death, **Bodily Injury** or Property damage Caused by, arising out of, aggravated by or resulting from "**Fungi**", wet or dry rot, or bacteria. This exclusion includes any liability imposed on the Insured by any person and / or any government authority for any loss or damage caused by, arising out of, aggravated by or resulting from "**Fungi**", wet or dry rot, or bacteria.

Subject otherwise to terms, conditions and exclusions as mentioned in the Base **Policy**.

Claims documentation:

- Litigation expense proof
- Full statement of the facts in writing along with Witness statements.
- Any other documents relevant to the incident, including Summons, Legal Notice etc.

The above list is indicative. We reserve our right to call upon additional documents and details.

4. Fraudulent Charges

Definition:

E-Wallet : It is a type of electronic card which is used for transactions made online through a computer or a Smartphone, which also needs to be linked with the individual's **Bank** account to make payments.

Credit Account : It means any credit arrangement, from a qualified Financial Institution, for personal use, such as a Credit Card Account or a home loan account.

Coverage:

In consideration of additional premium, We will reimburse You in the event of the following:

- If **Your** Payment Card/Sim Card is lost or stolen, We will reimburse the unauthorized charges that **You** are responsible for on **Your** lost or stolen Payment Card Sim Card, up to 24 hours prior to **Your** first reporting the event to **Your** Payment Card/Sim card/E-wallet issuer(s) or service provider(s).

- If **Your** Payment Card/ Sim Card is still in **Your** possession and unauthorized charges are made on **Your Bank** account and/or **Credit Account** or unauthorised charges are made on **Your** E-Wallet account through: (i) in-store, (ii) phone, (iii) **ATM** withdrawals, and/or (iv) on-line purchase(s), using **Your** Payment card/Sim card/E-Wallet information, we will reimburse **You** for the unauthorized charges, for which You are responsible, which are incurred up to two (2) months prior to **Your** first reporting of the event to **Your** Payment Card/Sim Card/E-wallet issuer(s) or service provider(s)

Exclusions:

We will not be liable to pay for the loss in the event of the below:

1. Unauthorized charges made on **Your** Payment Card/Sim Card/ E-wallet if not reported within 3 hours of discovering of such a loss to **Your** Payment Card/Sim Card/E-Wallet issuer(s) or service provider(s)
2. If **Your** Payment Card account is in delinquency, collection or cancellation status or **Your** E-wallet account is KYC unverified status on the date of occurrence
3. Cash advances made with **Your** Lost or Stolen Payment Card,
4. Charges incurred by a resident of **Your** household, or by a person entrusted with **Your** Payment Card or Sim Card.
5. Losses incurred in case **You** have shared **Your** Pin, OTP or any other negligence;
6. Any liability which is to be borne by the **Bank** is not covered in this **Policy**, as per RBI's guidelines
7. If **You** fail to immediately notify to appropriate legal authorities within 24 hours of discovering such loss, **We** may refuse to pay **Your** claim. **We** may 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

Subject otherwise to terms, conditions and exclusions as mentioned in the Base **Policy**.

Claims documentation:

- Copy of FIR filed with police authorities / cyber

cell or complaint letter acknowledgement from the police.

- Copies of correspondence with **Bank** and/or Mobile Wallet with regard to **Theft** of funds
- Duly filled claim form (Signed, sealed and stamped by **Bank**)
- Dispute letter given by Customer to **Bank-Verified** by Bank
- Recent 3 months Card statement (Prior to date of loss)
- Front Copy of credit/debit card
- Card hot-listing proof
- Copy of passport (in case of fraud in foreign location)

The above list is indicative. We reserve our right to call upon additional documents and details.

5. EMI Protection

Definition:

- **Permanent Total Disablement** : if an Insured suffers Permanent Total Disablement of the nature specified below, solely and directly due to an **Accident** during the **Cover Period**, provided that the Permanent Total Disablement occurs within 12 months from the date of the **Accident**:
 - o Total and irrecoverable loss of sight of both eyes or
 - o Physical separation or loss of use of both hands or feet or
 - o Physical separation or loss of use of one hand and one foot or
 - o loss of sight of one eye and Physical separation or loss of use of hand or foot
 - o If such **Injury** shall as a direct consequence thereof, permanently, and totally, disables the **Insured Person** from engaging in any employment or occupation of any description whatsoever.
- **Loss of Job** : Loss of Job refers to the termination, dismissal, temporary suspension or retrenchment from employment of the **Insured Person**.

Coverage:

In consideration of additional premium, We will reimburse **You** for **Your** ongoing equated monthly instalments for number of months as mentioned in the **Policy** towards outstanding amount of home loan up to the **Sum Insured** as mentioned in the **Policy** in the event of:

- Death within 12 months arising from an **Accident** occurred during the **Cover Period**
- **Permanent Total Disablement** within 12 months arising from an **Accident** occurred during the **Cover Period**
- **Loss of job** of the **Insured Person** during the **Cover Period**

Any payment to the **Policy Holder**, Insured or his/ her nominees or his/ her legal representative or assignee, as the case may be, for any benefit under this cover shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

Exclusions:

We will not be liable to pay for the loss in the event of the below:

1. Any payments that are overdue and unpaid by the Insured prior to the occurrence of the event.
2. Any payment of fines and penalties imposed on the Insured.
3. We will not pay in the event of termination, dismissal, temporary suspension or retrenchment from employment of the **Insured Person** attributed to any dishonesty or fraud or poor performance or wilful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured by the employer
4. Any voluntary unemployment
5. Unemployment from a job which is casual, temporary, seasonal or contractual in nature.

Subject otherwise to terms, conditions and exclusions as mentioned in the Base **Policy**.

Claims documentation:

- Regulatory requirements as amended from

time to time, currently mandatory NEFT (to enable direct credit of claim amount in **Bank** account) and KYC (recent ID/Address proof and photograph) requirements.

- Current loan account statement
- **Accidental Death**
 - Nominee-attested copy of Death Certificate
 - Nominee-attested copy of Post Mortem Report, wherever applicable and conducted
 - Nominee-attested copy of FIR/ Police Panchanama
 - Nominee-attested copy of Death Summary or all Medical records, if treated in hospital
 - Nominee-attested copy of newspaper cutting, if any.
 - Nominee-attested copy of KYC documents with NEFT details of nominee and CKYC form (attached)
- **Permanent Total Disablement**
 - Competent medical authority / Doctor like Civil Surgeon, confirming the period and prognosis for Disablement
 - Self-attested copy of FIR / Police Panchnama
 - Self-attested copy of Discharge Summary or all Medical records
 - Self-attested copy of newspaper cutting, if any.
 - Self-attested copy of KYC documents with NEFT details of nominee and KYC form
- **Loss of Job**
 - Termination letter and relieving letter from the employer
 - Any documents stating reason for termination/ retrenchment
 - Appointment letter issued by employer
 - Contact details of Human Resource Personnel
 - Mobile, Email id, Address and name of employer and HR personnel.

The above list is indicative. We reserve our right to call

upon additional documents and details.

6. Baggage Loss

Coverage:

In consideration of additional premium, We will reimburse

- i. for **Theft** or **Accidental** loss, damage or destruction of personal baggage during the **Cover Period**, owned and accompanied with **You** and/or **Your Family**, as the case maybe, on any trip undertaken outside of the municipal limits of the village, town, or city, in which **You** and/or **Your Family** ordinarily reside; and
- ii. for emergency purchase of essential items up to 25% of **Sum Insured** arising from loss, damage or destruction of personal baggage.

We will not be liable to pay in the event of the below:

a. For loss, damage or destruction:

- i. due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise to any item of a fragile or brittle nature (whether part of the item lost, damaged or destroyed or otherwise) unless the loss, damage or destruction is caused by an Accident involving the mode of transport of such item;
- ii. to any item of a perishable and/or consumable nature;
- iii. to any **Portable Electronics, Portable Equipments, Jewellery and Fine Arts and Valuables**
- iv. to any item being conveyed by any carrier under a contract of affreightment;
- v. to any loose item (including clothing) being worn or carried about during the trip;
- vi. of any electrical item caused by misuse, use other than in accordance with the manufacturer's recommendation, defect, **Excess** ive pressure, short circuiting, arcing or by the effects of electricity from whatever cause (including lightning);
- vii. of any money, securities, stamps, business books or documents, **Jewellery**, watches, furs, precious metals, precious stones, gold or silver ornaments, travel tickets,

Cheques and **Bank** drafts;

- viii. to personal baggage that is not within the care, custody or control of **You** and/or **Your** Family;
- ix. to personal baggage caused by rat, fungus, insects or vermin
- x. caused by or arising from the leakage, spilling or explosion of liquids, oils or similar materials, or articles of a dangerous or damaging nature.

- b. For the loss of personal baggage from a car unless such loss occurred by violent and visible means from an enclosed saloon car that had its windows closed and locked and other security devices, if any, properly applied.
- c. For more than the sole value of an item comprising part of a pair or set, without reference to any special value which such item may have had as a part of such pair or set and not more than a proportionate part of the value of the pair or set.
- d. Loss, damage or destruction of checked-in baggage.
- e. The first Rs. 500 of each and every claim under this Benefit

Subject otherwise to terms, conditions and exclusions as mentioned in the Base **Policy**.

Claims documentation:

- Proof of loss in writing from relevant Authority
- Copy of FIR and Final Police Report in case of **Theft** stating the loss of items.
- Itemized list of lost items along with the Invoices and receipts of the lost items.
- Proof of ownership of items.
- Travel supporting like tickets/boarding pass/ toll receipts

The above list is indicative. We reserve our right to call upon additional documents and details.

7. Preventive Maintenance Expense

This cover is in addition to the "Preventive Maintenance Services upon Digital usage" in the base Policy and can be opted by all irrespective

of download and registration in our customer application app.

Definition:

Preventive Maintenance refers to the periodic routine maintenance of **Your Building** and / or **Contents** in order to maintain/improve its condition and safety and prevent/reduce any unexpected loss due to insured perils.

Coverage:

In consideration of additional premium, we will reimburse for any expenses incurred on **Preventive maintenance**, up to **Sum Insured** mentioned in the **Policy** of **Your** covered **Building** and / or **Contents** to prevent loss or damage from insured peril.

These expenses will be paid once at the end of block of two consecutive years of cover opted, provided that there are no claims reported under the **Policy** (ies) during the block and **Policy** is renewed with us without any break.

Subject otherwise to terms, conditions and exclusions as mentioned in the Base **Policy**.

Claims documentation:

Valid invoice

The above list is indicative. We reserve our right to call upon additional documents and details.

8. Value Added Service – Pick Up and Drop

You may opt for Pick Up and Drop Service for **Your** Insured property, mentioned in the **Policy** for transporting it to repairer and back in case of Loss or damage caused during the **Cover Period**, provided **You** have notified us a valid and admissible claim under the **Policy**. **You** may notify Assistance Service Provider as mentioned on Our website (www.tataaig.com) to avail the services.

Disclaimer of Liability:

Under the **Policy**,

- TATA AIG is not responsible for the incremental cost or additional services arranged by the Assistance Service Provider.
- In case TATA AIG or the Assistance Service Provider is unable to implement, in whole or in part due to Force Majeure, non-availability

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of Services, change in law, rule or regulations which effects the Services, or if any regulatory or governmental agency having jurisdiction over a party takes a position which affects the services, then the Assistance Services' suspended, curtailed or limited performance shall not constitute of Breach of Contract and TATA AIG or the Assistance Service Provider shall have no liability whatsoever including but not limited to any loss or damage resulting therefrom.