C. Accidental Damage - General Contents

Coverage:

In consideration of additional premium, we will cover accidental damage to covered General Contents (excluding Portable Electrical / Electronic item) within Your Home Building upto Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance due to any unforeseen, external, visible and violent impact during the Policy Period if such accidental damage causes the item to not function in its intended manner of normal use.

Exclusions specific to this Cover:

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

a) Loss or damage caused by incorrect storage, poor maintenance, willful negligence, incorrect installation, incorrect set-up

b) Loss or damage caused by change in temperature.

c) Damage caused by operating the item outside the permitted or intended uses described by manufacturer or service (including upgrades and expansions)

d) Cosmetic damage to the Item including but not limited to scratches, dents and broken plastic on ports.

e) Damage to or loss of any software or data residing or recorded on the Item .

f) Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, preventative maintenance, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.

g) Loss or damage due to misplacement, misuse, reckless, abusive, willful or intentional misconduct associated with handling and use of Item .

h) Any type of self-repair or attempted self-repair.

i) Intentional damage of any kind to the Item. Loss or damage due to any experiments or tests and/or alterations resulting into any abnormal functioning.

j) Any loss or damage caused to the Item outside Your Home Building.

k) Any loss or damage covered under the base policy.

Subject otherwise to terms, conditions and exclusions as specified in the Base policy