

**B. Personal Liability Cover****Coverage:**

In consideration of additional premium, We will reimburse You against compensation and litigation expenses (incurred with Our prior written consent), during Policy Period 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 due to Insured Perils, subject to the Sum Insured
- b. Accidental damage to property of any person other than You and/or Your Family due to Insured Perils subject to the Sum Insured

**Exclusions specific to this Cover:**

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 structural alterations, additions, repairs or decorations to Your Home Building or
  - iii. any liability voluntarily assumed by You unless such liability would have attached to You notwithstanding such voluntary assumption, or
  - iv. 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
  - v. 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 specified in the Base policy

**Claims documentation specific to this Cover:**

- 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.
- Claim form