

ADDITIONAL/ ADD ON COVER WORDING

Temporary Resettlement Cost (UIN - IRDAN149RP0024V01202021/A0001V01202122)

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the policy and endorsed hereon that on payment of additional premium, If the insured premise is rendered uninhabitable due to a claim that is admitted under the policy, then the Insured shall be indemnified for the necessary and reasonable costs towards packing, transportation and other such miscellaneous expenses which the Insured may incur in relocating the Contents to an alternative accommodation within India.

Provided that the Company's liability shall not exceed the limit as specified in the Schedule of the policy.

Water Damage Cover - (UIN - IRDAN149RP0024V01202021/A0002V01202122)

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance under this policy shall extend to include loss or damage caused by:

1. Accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system and rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights; excluding any direct damage of property due to rain (or snow)
2. Breakage of/or leakage from street water supply, mains or fire hydrants

Provided that:

- a) The Insured undertakes to exercise all ordinary and reasonable precautions for the maintenance and safety of the property;
- b) Any loss due to defects/damages to insured property present prior to inception of the policy shall be excluded.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

Personal Documents Recreation Cost Cover - (UIN - IRDAN149RP0024V01202021/A0003V01202122)

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, the insurance hereby extends to indemnify the insured the cost, charges, and miscellaneous expenses incurred in replacement, reconstruction or restoring documents eg application fees and miscellaneous expenses for applying for new Personal Papers like Driving License, Passport, and and/or payment cards, which may have been destroyed, damaged or lost due to an insured event.

It is understood that the said documents may consist of Certificates, Driving License, Passport, PAN card, Aadhar card and and/or payment cards and the like, but bearer bonds, coupons, or other negotiable instruments shall deemed to be excluded from this insurance.

Provided that the Company's liability shall not exceed the limit as specified in the Schedule of the policy