

RELIANCE General Insurance
 Anil Dhirubhai Ambani Group

A Reliance Capital Company

Form No. _____

Call 3033 8282
 www.reliancegeneral.co.in

Registered Office: Reliance Center, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001

**Reliance Micro Insurance
 Proposal Form**

Intermediary Details

Intermediary Name _____ Code _____
 Branch Name _____ Code _____
 Sales Manager _____ Code _____

Proposer Details (to be filled in BLOCK LETTERS)

Correspondence Address

a) Name of the Proposer Mr/Ms _____
 b) Address for communication
 Flat/Building _____
 Road/Street/Sector _____
 Area _____
 Taluka/Village/District/City _____ Pin Code _____
 State _____ Country _____
 Phone _____ Mobile _____
 Email _____ Fax _____

Location of the risk to be covered

Flat/Building _____
 Road/Street/Sector _____
 Area _____
 Taluka/Village/District/City _____ Pin Code _____
 State _____ Country _____
 Phone _____ Mobile _____
 Email _____ Fax _____

c) Period of Insurance From dd/mm/yy To dd/mm/yy

Please enter the required details for the respective Parts of the Policy

Part A – Dwelling

Sum Insured can range from Rs 5000/- to Rs 30,000/- per asset/cover

i. **Superstructure** Rs _____
 ii. **Plinth and Foundation** Rs _____

Do you wish to cover the dwelling against Terrorism? Yes/No

Have you insured the same dwelling with any other insurance company? Yes/No

If 'Yes', give details: _____

Note: The components of the Sum Insured comprise:

1. Preparation of nursery and main land – ploughing, tilling, digging and filling of pits
2. Cost of plant material / seeding.
3. Labour cost of planting and staking
4. Cost of irrigation (but excluding cost of irrigation systems)
5. Cost of manures and fertilizers
6. Cost of plant protection material – pesticides, insecticides
7. Interculture operations – weeding, thinning, mulching, maintenance of soil structure
8. Any other special operations (wherever applicable) – pruning, training, spraying of micro-nutrients, growth regulators
9. Harvesting
10. Machine power, bullock power (own/hired)
11. Labour costs in respect of Item Nos. 4, 5, 6 and 8 above.

Do you wish to cover the crop against? (if required)

- Drought/Dry Spells Yes/No
- Large scale outbreak of pests/diseases Yes/No
- Terrorism Yes/No

Part D - Livestock

Give the following particulars in full for the animals/birds proposed for Insurance:

Sum Insured can range from Rs 5000/- to Rs 30,000/- per asset/cover

Total number of animals/birds to be insured _____

Details of Insured Animals/Birds

Sl. No.	Species and Breed	Animal's/Bird's Id No. or Mark and how identifiable	Age	Date of purchase/ Cost to the Proposer	Present Market Value	Sum Insured (Rs)	Purpose of use

Do you wish to cover the cattle against Permanent Total Disability? Yes/No

Note: Coverage for Permanent Total Disability is extended only to cattle

Is /are the animals/birds in stable sound & healthy & free from vice? _____

If not, give full particulars of defects & ailments, if any _____

Veterinary Services available:

- (a) Whether own veterinary services available or dependent on Government veterinary services _____
- (b) Number of qualified veterinaries whether part-time or whole time or on retainer basis _____
- (c) Veterinary services provided _____
- (d) Number of animals/birds covered by each veterinary surgeon _____
- (e) Total area covered by each veterinary surgeon _____
- (f) Distance from veterinary dispensary _____
- (g) Annual budget sanction for drugs, vaccine, etc. for the entire dispensary _____
- (h) Storage conditions for drugs, vaccine etc. _____
- (i) Details of veterinary check up that insured animal/bird gets as part of routine veterinary attention _____

Have you lost any animal(s)/bird(s) during the last three years? If so, state particulars

Year	Cause of Loss	Number of animals/birds lost

Previous Livestock Insurance Claims experience (for the last three years)

Year	Policy No.	Name of the Insurer	Claim Amount	Whether claim settled in full or part or outstanding or repudiated

Have any of the animal(s)/bird(s) proposed for insurance been ill or incapacitated through injury/s during the past 12 months? If so, give particulars and state whether a Veterinary Surgeon was in attendance.

Has any company?

- (a) Declined Insurance of any of your animals/birds, or _____
- (b) Refused to renew their insurance or _____
- (c) Increased your premium or imposed special conditions on renewal _____

Are you the owner of the animal/bird? Yes/No

If not, state name and address of owner and also nature of your interest in the animals/birds.

Is any Bank or other financing institution interested in the animals/birds? Yes/No
If so, state (i) name and address of the Bank/financial institution

(ii) amount of loan outstanding _____

Is/are the animal/s proposed for insurance covered by DRDA schemes/government schemes or projects/NGO schemes/private projects? Yes/No

If 'Yes', state: (i) Address of the funding agency _____

(ii) Amount of subsidy obtained from the agency _____

Part E - Hospitalisation

Insured Details

Please tick the appropriate:

Individual Plan:

Family Plan:

Options of Sum Insured for Individual Plans: Rs 5000; Rs 7,500; Rs 10,000; Rs 12,500, Rs 15,000; Rs 17,500; Rs 20,000; Rs 22,500; Rs 25,000; Rs 27,500; Rs 30,000

Options of Sum Insured for Family Floater Plans: Rs 5000; Rs 7,500; Rs 10,000; Rs 12,500, Rs 15,000; Rs 17,500; Rs 20,000; Rs 22,500; Rs 25,000; Rs 27,500; Rs 30,000

Note: In case of selection of Family Plan, mention the selected single sum insured only

Sr No	Name of the persons to be insured	Gender	Date of Birth	Relationship with the Proposer/Insured	Occupation	Name of Nominee	Relationship	Sum Insured (Rs)
1								
2								
3								
4								
5								
6								
7								

Medical History Details

Sr no	Name of Insured Persons	Details of disease/illness/injury suffering from	Treatment/Medication received/receiving	Month and Year when first treated	Name of attending Medical Practitioner/ Surgeon with address and telephone no.

Details of other Insurance Policies

Details of any other insurance like Mediclaim/Critical Illness/Personal Accident or any other Medical Insurance Policy currently held by you or your spouse

Policy no	Name of Insured/Spouse	Sum Insured	Period of Insurance		No Claim Bonus /Cumulative Bonus Accumulated	Claim Received/ Receivable	Name and Address of Insurance Company
			From	To			

Part F - Personal Accident**Details of the Insured/Insured Persons**

Sum Insured can range from Rs 10,000/- to Rs 50,000/- per person

Name	Relationship with Insured/ Proposer	Date of Birth	Profession/Occupation	Annual Income (Rs)	Capital Sum Insured (Rs)	Name of Nominee	Relationship

Details of Existing Personal Accident Policies, if applicable

Name of Insurer	Policy No.	Policy Expiry Date	Sum Insured (Rs)	Table of Benefit

Please mention details of existing physical defect or infirmity of the person proposed for insurance, if any

Please mention any other information, if any, relevant for this insurance

Please mention details of previous claims history, if any

Payment Details

(Check Box) Cheque (Check Box) DD
 Cheque or DD Amount _____ /- Amount in words _____

Bank Name _____

Cheque/DD No. _____ Cheque/DD Date _____

Declaration

I/We hereby declare that the statements, answers and particulars given by me / us in this proposal form are true to the best of my / our knowledge and belief. It is hereby understood and agreed that the statements, answers and particulars provided hereinabove are the basis on which this insurance is being granted and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

I/We agree and undertake to convey to Reliance General Insurance Company Limited any additions/alterations carried out in the risk proposed for insurance after submission of this proposal form.

Place _____ Date _____ Signature of Proposer

Section 41 of The Insurance Act 1938

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or continuing a policy accept any rebate except such rebates as may be allowed in accordance with the prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to Rs 500/-.



Registered Office: 19, Reliance Centre, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 038.

RGICL/MI-44/Form 3

Reliance Micro Insurance Policy

Preamble

WHEREAS the Insured designated in the Schedule to this Policy or any part of this Policy having by a proposal and declaration together with any statement, report or other document which shall be the basis of the contract and shall be deemed to be incorporated herein, has applied to Reliance General Insurance Company Limited (hereinafter called "the Company") for the insurance hereinafter set forth and paid appropriate premium for the period as specified in the Schedule.

Operative Clause:

The Company hereby agrees subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon, to indemnify, compensate, pay and/or reimburse the Insured / Insured Person, his/her nominee or the legal representatives, as the case may be, in respect of insured events occurring during the period of insurance stated in the Schedule, in the manner and to the extent set forth in this Policy.

Definitions

Any word or expression to which a specific meaning has been assigned in any part of this Policy or the Schedule shall bear the same meaning wherever it appears. For purposes of this Policy, the terms specified below shall have the meanings set forth:

Definitions

1. **"Accident"** means a sudden, unforeseen event leading to bodily injury/death of the Insured / Insured Person by external, violent and visible means.
2. **"Broilers"** refer to birds reared for meat, and usually ready for slaughter when 6 or 7 weeks old.
3. **"Burglary"** means theft involving entry into or exit from the Insured's dwelling by forcible and violent means or following assault or violence or threat thereof, to the Insured or to any member of Insured's family or any person residing lawfully in the Insured's dwelling, with intent to commit a felony therein and includes housebreaking.
4. **"Contents"** mean and include furniture, fixture, fittings, linen, clothing, kitchen items, cutlery /crockery contained in the Insured's dwelling for domestic use and all such items for which the Insured is accountable.

5. **"Crop"** – means the insured trees, plants and / or fruit (whichever is applicable depending on the crop insured and mentioned in the Schedule).
6. **"Day Care Treatment"** means specific medical treatment which does not require 24 hour hospitalisation. These comprise dialysis, chemotherapy, radiotherapy, eye surgery, dental surgery, lithotripsy (kidney stone removal), dilatation & curettage (other than for pregnancy and/or child birth related treatment), cardiac catheterization, hydrocele surgery, hernia repair surgery and surgeries/procedures that require less than 24 hours hospitalisation due to advancement in technology.
7. **"Deductible excess"** means the amount of expenses to be borne by the Insured / Insured Person before any claim / benefit under this Policy shall become payable and shall not be reimbursed by the Company.
8. **"Disease"** means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the functions, and causing or threatening pain and weakness or physical or mental disorder and certified by a Medical Practitioner.
9. **"Domiciliary hospitalisation"** means medical treatment for a period exceeding three days for any disease, illness or injury which in the normal course would require care and treatment at a Hospital/Nursing Home but is actually taken whilst confined at the dwelling in India under any of the following circumstances, namely: -
 - a. the condition of the patient is such that he/she cannot be removed to Hospital/Nursing Home, or
 - b. the patient cannot be admitted to Hospital/Nursing Home for lack of accommodation therein.
10. **"Dwelling"** – means a structure of pucca or kuttcha construction used as Insured's residence.
11. **"Family"** means the Insured, his/her lawful spouse, dependent parents and dependent children. Provided that where the number of children is more than three, for construing the composition of family, only the first three children shall be included.
12. **"Hatchery bird"** refer to those poultry birds which are bred in hatcheries to lay eggs under simulated artificial conditions.
13. **"Hold-up"** means when a person having some weapon threatens the Insured/Insured Person or its/his domestic staff and there exists a possibility of actual physical threat to the person of the Insured/Insured Person or its/his domestic staff.
14. **"Hospitalisation Benefits"** mean expenses on hospitalisation for minimum period of 24 hours which are admissible.
15. **"Hospital / Nursing Home"** means any institution in India established for indoor care and treatment of disease and injury and which -

- (a) is registered either as a Hospital or Nursing Home with the local authorities or is under the supervision of a registered Medical Practitioner, or
- (b) complies with minimum criteria of -
- i. fully equipped operation theatre of its own where surgical operations are carried out;
 - ii. fully qualified nursing staff under employment round the clock;
 - iii. qualified doctor(s) in-charge round the clock.

It shall not include any establishment which is a place of rest, a place for the aged, a place for drug-addicts or a place for alcoholics, a hotel or similar place.

16. "**Illness**" means sickness or disease first diagnosed during the Policy period for which immediate treatment by a Medical Practitioner is necessary.
17. "**Injury**" means accidental bodily injury caused during the Policy period.
18. "**In-patient**" means an Insured / Insured Person who is admitted to Hospital / Nursing Home and stays for at least 24 hours for the sole purpose of receiving treatment.
19. "**Insurable event**" means an event, loss or damage for which the Insured/ Insured Person is entitled to benefit/s under this Policy.
20. "**Insured**" means the individual on whose name the Policy is issued.
21. "**Insured Person**" means the person named as such in the Schedule to this Policy, who permanently lives in India and for whom the insurance is proposed and appropriate premium paid.
22. "**Layers**" refer to egg producing birds with their laying period lasting from 20 until 60 or 70 weeks of age.
23. "**LiveStock**" - means and refers to all types of farm animals and birds including
- indigenous, cross bred and exotic cattle
- including sheep, goats;
 - work animals such as camels, horses, mares, mules, ponies, donkeys and yaks;
 - milch animals like cows, buffaloes and mithuns, calves, heifers, stud bulls and bullocks/he buffaloes;
 - pigs;
 - rabbits;
 - poultry comprising ducks, quails and other birds as well as layers, broilers, hatchery birds.
24. "**Market value**" means Replacement Value less depreciation.
25. "**Medical Practitioner**" means a person who holds a degree/diploma of a recognized institution and is registered with the Medical Council in

respective States of India. The term Medical Practitioner includes a physician, specialist and surgeon, provided that this person is not a member of the Insured/Insured Person's family.

26. **"Permanent Total Disability"** shall mean accidental injury which shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:

- sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot,
- use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot.

It shall also include accidental injury which shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured /Insured Person from engaging in any employment or occupation of any description whatsoever.

27. **"Policy period"** means the period between the inception date and the expiry date as specified in the Schedule to this Policy or the cancellation of this insurance, whichever is earlier.

28. **"Post hospitalisation expenses"** mean medical expenses necessarily incurred during a period of upto 60 days after hospitalisation / injury sustained which will be considered as part of claim.

29. **"Pre-existing condition"** means a chronic disease / illness / injury and consequences of such disease / illness / injury existing or known to exist at the commencement of the Policy period, even if the same has not been treated, including disease / illness / injury treated or for which medical advice has been sought in the last six months before commencement of the Policy period and including their consequences.

30. **"Pre-hospitalisation expenses"** mean medical expenses necessarily incurred during a period of upto 30 days prior to hospitalisation / injury sustained which will be considered as part of claim.

31. **"Qualified Nurse"** means a person who holds a certificate of a recognised Nursing Council and is employed on recommendation of the attending Medical Practitioner.

32. **"Reinstatement Value"** means the cost of replacing or reinstating on the same site, property of the same kind or type but not superior to or more extensive than the insured property when new.

33. **"Schedule"** means Schedule attached to and forming part of this Policy mentioning the details of the Insured/ Insured Persons, insured property, the Sum Insured, the period and the limits to which benefits under the Policy are subject.

34. **"Stock of Farm Produce"** – means the agricultural end products resulting from the process of cultivation.

35. "**Sum Insured**" means the sum as specified in the Schedule against the name of Insured / each Insured Person, which sum represents the Company's maximum liability for any or all claims under this Policy during the Policy period.
36. "**Surgical Operation**" means manual and/or operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolongation of life.
37. "**Tools**" - mean and refer to all agricultural implements and equipment owned by the Insured and used for the purpose of cultivation and all such items for which the Insured is accountable.
38. "**Third Party Administrator (TPA)**" means any organization or institution that is licensed by the IRDA as a TPA and is engaged by the Company for a fee or remuneration for providing Policy and claims facilitation services to the Insured / Insured Person(s) as well as to the Company for an insurable event.

Part A **Dwelling**

Scope of Cover

The Company will indemnify the Insured in respect of loss or damage to the insured dwelling arising due to Fire and Allied perils including earthquake in accordance with the Table of Perils Covered and Exclusions in this Policy.

Further, the Policy in respect to dwelling shall also provide coverage in respect of loss or damage to the Insured's dwelling against Terrorism, if mentioned in the Schedule.

Coverage in respect of loss or damage due to Fire and Allied perils including earthquake is limited to the Sum Insured mentioned in the Schedule.

Coverage in respect of loss or damage due to Fire and Allied perils including earthquake is further subject to condition of average, that is to say, if the property hereby insured shall, at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any of the insured perils be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable portion of the loss accordingly. Provided, however, that if the Sum Insured hereby on the property insured shall at the breaking out of such fire or at the commencement of such destruction or damage be not less than 50% (fifty percent) of the collective value of the property insured, condition of average shall not apply, notwithstanding anything to the contrary contained in the Policy.

Part B
Contents and / or Tools and / or Implements and / or other named Assets and / or Stock of Farm Produce

The Company will indemnify the Insured in respect of loss or damage to contents and / or tools and / or implements and / or other named assets and stock of farm produce contained in the Insured's dwelling due to -

- a) Fire and Allied perils including earthquake - in accordance with the Table of Perils Covered and Exclusions in this Policy.
 Further, the Policy shall provide coverage against Terrorism, if mentioned in the Schedule.
- b) Burglary, housebreaking, hold-up.

Coverage in respect of loss or damage due to Fire and Allied perils including earthquake is limited to the Sum Insured mentioned in the Schedule.

Coverage in respect of loss or damage due to Fire and Allied perils including earthquake is further subject to condition of average, that is to say, if the property hereby insured shall, at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any of the insured perils be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable portion of the loss accordingly. Provided, however, that if the Sum Insured hereby on the property insured shall at the breaking out of such fire or at the commencement of such destruction or damage be not less than 50% (fifty percent) of the collective value of the property insured, condition of average shall not apply, notwithstanding anything to the contrary contained in the Policy.

Coverage in respect of loss or damage due to burglary, housebreaking and hold-up is also subject to condition of average as mentioned above and the liability of the Company shall be limited to the Sum Insured mentioned in the Schedule. The basis of valuation will be on market value.

Table of Perils Covered and Exclusions

(applicable to Part A and Part B: Dwelling and / or Contents and / or Tools and / or Implements and / or other named Assets and / or Stock of Farm Produce)

I Fire

Excluding loss, destruction or damage caused to Insured's contents, tools or implements or other named assets and stock of farm produce contained in the Insured's dwelling by:

- a) i) its own fermentation, natural heating or spontaneous combustion
 ii) its undergoing any heating or drying process
- b) burning of property insured by order of any Public Authority.

II Lightning

III Explosion/Implosion

Excluding loss, destruction or damage

- a) to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion
- b) caused by centrifugal forces.

IV Aircraft Damage

Loss, destruction or damage caused by aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves.

V Riot, Strike and Malicious Damage

Loss, destruction or visible physical damage by external violent means directly caused to Insured's contents, tools or implements or other named assets and stock of farm produce in the Insured's dwelling but excluding those caused by:

- a) total or partial cessation of work or the retardation or interruption or cessation of any process or operation or omission of any kind
- b) permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority
- c) permanent or temporary dispossession of contents, tools or implements or other named assets and stock of farm produce in the Insured's dwelling resulting from the unlawful occupation by any person of such contents, tools or implements or other named assets and stock of farm produce in the Insured's dwelling or prevention of access to the same
- d) burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in course of a disturbance of public peace) in any malicious act.

Terrorism Damage Exclusion Warranty:

Notwithstanding any provision to the contrary within it is agreed that this Policy 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 Warranty, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, by 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 purposes 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 expense 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 shall allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event, any portion of this Warranty is found to be invalid or unenforceable, the remainder shall nonetheless remain in full force and effect.

VI Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)

Loss, destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation, volcanic eruption or other convulsions of nature.

VII Impact Damage

Loss, destruction or visible physical damage or destruction due to impact by any rail/ road vehicle or animal by direct contact not belonging to or owned by

- a) the Insured or
- b) Insured's employees while acting in the course of their employment.

VIII Subsidence and Landslide including Rockslide

Loss, destruction or damage directly caused by subsidence of part of the site on which the contents, tools or implements or other named assets and stock of farm produce in the Insured's dwelling stands or land slide/rock slide excluding:

- a) the normal cracking, settlement or bedding down of new structures
- b) the settlement or movement of made up ground
- c) coastal or river erosion
- d) defective design or workmanship or use of defective materials
- e) demolition, construction, structural alterations or repair of any building or property, ground works or excavations.

IX Bursting and/or overflowing of Water Tanks, Apparatus and Pipes

X Missile Testing operations

XI Leakage from Automatic Sprinkler Installations

Excluding loss, destruction or damage caused by -

- a) defects in construction known to the Insured
- b) repairs or alterations to the contents, tools or implements or other named assets and stock of farm produce contained in the Insured's dwelling
- c) repairs, removal or extension of the sprinkler installation.

XII Bush Fire

Excluding loss, destruction or damage caused by forest fire.

XIII Earthquake (Fire and Shock)

Loss or damage (including loss or damage by fire) to any of the contents, tools or implements or other named assets and stock of farm produce in the Insured's dwelling occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide / rockslide resulting there from.

Provided always that in the event of a claim for loss or damage due to earthquake the Insured shall (if so required) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

XIV Burglary, Housebreaking and Hold-up

- a) Loss or damage to contents, tools or implements or other named assets and stock of farm produce contained in the Insured's dwelling by burglary, housebreaking and hold-up.
- b) Damage to the Insured's dwelling and/or safe resulting from burglary and/or housebreaking or any attempt thereat subject to a maximum of 5% of the Sum Insured.

Provided however that no loss under clauses a) and b) hereinabove, shall together exceed the Sum Insured mentioned in the Schedule.

Exclusions in respect of loss or damage due to Fire and Allied perils including earthquake.

This Policy does not cover:-

1. Loss, destruction or damage caused by war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, mutiny or civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
2. Loss, destruction or damage, directly or indirectly, caused to the dwelling and / or contents and / or tools and / or implements and / or other named assets and / or stock of farm produce contained in the Insured's dwelling by
 - a) ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Loss, destruction or damage caused to the insured dwelling and / or contents and / or tools and / or implements and / or other named assets and / or stock of farm produce contained in the Insured's dwelling by pollution or contamination excluding
 - a) pollution or contamination which itself results from a peril hereby insured against
 - b) any peril hereby insured against which itself results from pollution or contamination.
4. Loss, destruction or damage to bullion or works of art of an amount exceeding Rs.10,000/-manuscripts, plans, drawings, securities or obligations, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
5. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.

6. Loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
7. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) debris removal by the Insured following loss, destruction or damage to dwelling and / or contents and / or tools and / or implements and / or other named assets and / or stock of farm produce contained in the Insured's dwelling by any of the insured perils in excess of 3% and 1% of the claim amount respectively.
8. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
9. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
10. Loss by theft during or after the occurrence of any of the insured perils except as provided under riot, strike, malicious and terrorism damage cover.
11. Loss or damage occasioned by or through or in consequence, directly or indirectly, due to volcanic eruption or other convulsions of nature.
12. Loss or damage to insured contents and / or tools and / or implements and / or other named assets contained in the Insured's dwelling if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

Exclusions in respect of loss or damage due to Burglary and/or Housebreaking and/or Hold-Up

This Policy does not cover loss or damage:-

1. to articles of consumable nature.
2. where any member of the Insured's family is concerned as principal or accessory
3. to livestock, motor vehicles and pedal cycles
4. to money, securities for money, stamps, bullion, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts.

Basis of Indemnity applicable to Part A and Part B of the Policy

1. In case of Fire and Allied perils, the indemnity shall be on the basis of reinstatement value or market value as opted by the Insured.

2. In case of Burglary, Housebreaking and Hold-up, the indemnity will be on the basis of market value.
3. The Company may at its option reinstate, replace or repair the contents and / or tools and / or implements and / or other named assets and / or stock of farm produce in the Insured's dwelling lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage and not being more than the Sum Insured thereon.

Reinstatement Value Clause:

Reinstatement value insurance if granted on dwellings, furniture, fixture and fittings shall be subject to the following memorandum in the Policy:

"It is hereby declared and agreed that in the event of the property insured under (Item Nos.....of) within the Policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the Policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the Policy except in so far as the same may be varied hereby."

Special Provisions

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated herein.
2. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated herein.
3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the Policy, then the Insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the Policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.

4. This Memorandum shall be without force or effect if
 - a. the Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.
 - b. the Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

Part C Crop Insurance

Scope of Cover

The Company will indemnify the Insured for loss or damage to the Insured's trees, plants and / or fruit (whichever is applicable depending on the crop insured and mentioned in the Schedule) occasioned by operation of any one or more of the following perils either in isolation or in concurrence:

- a) Fire (including forest fire and bush fire)
- b) Lightning
- c) Storm, hailstorm, cyclone, typhoon, tempest, hurricane, tornado whilst in direct and immediate operation over the insured area
- d) Flood and inundation
- e) Riot and strike

Benefit of extended cover available to the Insured under this Part, on payment of additional premium, will be payable in case of:

1. Loss or damage to crops due to drought/dry spells,
2. Loss or damage to crops due to large scale outbreak of pests/diseases,
3. Terrorism committed by a person or persons acting on behalf of or in connection with any organization.

Basis of Indemnity

Indemnity under this Part shall be based on the cost of cultivation i.e. input cost or cost of raising / development of Insured's trees, plants and / or fruit, whichever term is applicable depending on the crop insured and mentioned in the Schedule.

The items of input costs that go into the Sum Insured are:

1. Preparation of nursery and main land – ploughing, tilling, digging and filling of pits
2. Cost of plant material / seeding.
3. Labour cost of planting and staking
4. Cost of irrigation (but excluding cost of irrigation systems)
5. Cost of manures and fertilizers
6. Cost of plant protection material – pesticides, insecticides
7. Interculture operations – weeding, thinning, mulching, maintenance of soil structure
8. Any other special operations (wherever applicable) – pruning, training, spraying of micro-nutrients, growth regulators

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9. Harvesting
10. Machine power, bullock power (own/hired)
11. Labour costs in respect of Item Nos. 4, 5, 6 and 8 above.

Exclusions

This Part will not cover the following perils:

- i) Loss or damage by theft including theft during or after the occurrence of any insured peril.
- ii) Loss, damage or liability caused by or arising from or in consequence directly or indirectly due to:
 - War, invasion, Act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, lockout, malicious damage, civil commotion, military or usurped power, martial law, conspiracy, confiscation, commandeering, persons acting maliciously on behalf of or in connection with any political organization, requisition or damage by order of nay government dejure or defacto or by any public or municipal or local authority.
 - Nuclear reaction, nuclear radiation or radioactive contamination
 - Earthquake, volcanic eruption or other convulsions of nature other than those specifically covered by this Policy.
- iii) Loss or damage due to:
 - a. Insects, pests and diseases including pests and disease due to or resulting from rainwater or whatsoever nature, seasonal or otherwise, of known or unknown origin and accompanying the insured peril or not (except in case of loss or damage to crops in the event of large scale outbreak of pests/diseases, when specifically covered).
 - b. Excessive/deficient use of any nutrient either in soil or by application
 - c. Any act of negligence/omission of the Insured and/or his/her employees
 - d. Drought conditions (unless specifically covered).
 - e. Willful negligence of the Insured and /or his/her employees and /or any one acting on their behalf.
 - f. Human action, birds, animals and locust.
 - g. Fog and/or high humidity.
 - h. Non bearing of fruits by a fruit bearing tree, not being caused by the occurrence of insured peril.
 - i. Rain water where the rains occur independently of the immediate and direct operation of the insured peril in the area in which the crop insured herein stands.
 - j. Improper selection of site and plant spacing for the establishing orchard.
 - k. Frost or cold waves.
 - l. Delay in the onset of monsoon.
 - m. Excessive heat or heat waves.
 - n. Pollution of any form.
 - o. Improper maintenance.
 - p. Burning of property by the order of a public authority or arising out of any subterranean fire.
 - q. Water logging.
- iv) Damage to the structure supporting the plants.
- v) Any kind of consequential loss.
- vi) Loss or damage to the fertilizers, manures, pesticides and insecticides in the Insured's agricultural fields.

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- vii) Inputs such as capital investment of cost of land, structure plants and irrigation system and any agricultural equipments and implements.
- viii) Loss or damage, directly or indirectly caused due to non-compliance with package of prescribed agricultural practices for the insured crop, recommended by the agricultural university, horticultural research stations in the area and/or fruit grower's association, if available.
- ix) Loss or damage due to climatic variations (except in case of drought subject to additional cover for loss/damage due to drought).
- x) Loss or damage to the crop after reaping, harvesting is done or whilst the crop is in storage or in transit.
- xi) Natural mortality of plants.

Part D Livestock

Scope of Cover

The Company will indemnify the Insured against loss sustained as a result of the death occurring during the period of insurance of any animal / bird described in the Schedule from:

- Accident (including fire, lightning, flood, inundation, cyclone, tornado, storm, tempest, hurricane, earthquake, famine, riot, strike and civil commotion).
- Any fortuitous cause (fortuitous shall mean accidental in origin).
- Surgical operations.
- Diseases contracted or occurring during the term of this Policy.

Benefit of cover under Permanent Total Disability for cattle shall be payable when in case of:

- Milch cattle, it results in permanent and total incapacity to conceive or yield milk.
- Stud bulls, it results in permanent and total incapacity for breeding purposes.
- Bullocks, calves/heifers and castrated male buffaloes, it results in permanent and total incapacity for the purpose of use mentioned in the proposal form.

Indemnity

Indemnity under this Part shall be on basis of the market value of the animal/bird immediately prior to death as certified by the veterinary doctor, subject to the maximum limit of liability as mentioned in the Schedule.

Exclusions

- Malicious or willful injury or neglect, overloading, unskillful treatment or use of animals for purposes other than those stated in the Policy without the written consent of the Company.
- Accidents occurring and/or diseases contracted prior to commencement of risk.

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- Death of animal(s) due to diseases contracted within 15 days from the date of commencement of risk.
- Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane grounds on the basis of certificate issued by a qualified veterinarian or in cases where destruction is resorted to by order of a lawfully constituted authority.
- Injury or death due to transportation by any mode.
- Epidemic diseases like Ranikhet disease, Marek's disease, fowl cholera, fowl pox, infectious bronchitis, coccidiosis and gumboro disease.
- Bird Flu/H5N1 virus.
- Pleuropneumonia with respect to cattle.
- In case of sheep and goat, Enterotoxemia, sheep pox, goat pox, rinderpest, foot and mouth disease, anthrax, haemorrhagic septicaemia and black quarter (unless the animal is successfully inoculated and necessary vaccination certificates are supplied to the Company).
- Duck viral hepatitis, duck plague, ornithosis, duck influenza, coli, salmonellosis, pasteurellosis, erysipelas, antipestifer infection, botulism, coccidiosis, helminthiasis, malnutrition, etc, in case of ducks.
- Loss or damage to horse/pony, mules, donkeys and yaks due to diseases such as glanders, South African horse sickness, rinder-pest, anthrax, black quarter, foot and mouth disease, tetanus, etc.
- Loss or damage due to Avian Leucosis Complex (ALC) s.
- In case of pigs, breeding and farrowing risks are not covered.
- Swine fever (unless the animal is successfully inoculated against the disease) in case of pigs.
- Clandestine sale of birds, rabbits, etc.
- Theft of the insured animal.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt threat).
- Any accident, loss, destruction, damage or legal liability, directly or indirectly, caused by or contributed to by or arising from nuclear weapons/materials.
- Improper management, overcrowding of animals/birds.
- Loss due to temperature variation, sun-stroke, heat-stroke, cold-stroke, etc.
- Loss due to huddling, pilling or improper hygienic care.

Part E

Hospitalisation

The Company, undertakes, that if during the period as specified in the Schedule, the Insured / Insured Person shall contract any disease, illness or injury and if such disease, illness or injury shall upon the advice of a duly qualified Medical Practitioner require any such Insured/Insured Person, to incur hospitalisation and / or other related expenses at any Hospital/ Nursing Home in India as an in patient or domiciliary hospitalisation expenses in any of the circumstances mentioned hereunder, then the Company will pay to the Insured / Insured Person, his /her nominee, or his/her legal representatives, as the case may be, the amount of such expenses/charges as would fall under the different heads mentioned below and as are reasonably and necessarily incurred by or on behalf of such Insured / Insured Person for

1. Hospital (room and boarding) charges.
2. Nursing expenses, fees of medical practitioner, anesthetist, consultants fees.
3. Cost of anesthesia, oxygen, blood, operation theatre charges, surgical appliances, medicine and drugs, diagnostic materials and X-ray, dialysis, chemotherapy, radiotherapy, pacemaker, artificial limbs and cost of organs.
4. Day care treatment.
5. Pre and post hospitalisation expenses.
6. Maternity Benefit (on payment of additional premium).
7. Ambulance Allowance.
8. Cost of Health Check-up.

Scope of Cover

1. Hospitalisation Expenses

This benefit covers payment of hospitalisation expenses incurred by the Insured / Insured Person for disease / illness / injury contracted or sustained by the Insured / Insured Person during the Policy period as specified in the Schedule, in a Hospital, as an in-patient, which, among other things, includes, Hospital (Room & Boarding and Operation theatre) charges, fees of Surgeon, Anesthetist, Nurses, Specialists, the cost of diagnostic tests, medicines, blood, oxygen, appliances like pacemaker, artificial limbs and organs etc.

The Insured/Insured Person should have been hospitalised as an in-patient for a minimum period of 24 hours. However, in respect of the Day Care treatment undertaken in a Hospital / Nursing Home, hospitalization as an in-patient can be for less than 24 hour period.

2. Domiciliary Hospitalisation Expenses

This benefit covers payment of expenses incurred for medical treatment pertaining to domiciliary hospitalisation for a period exceeding three days for disease, illness or injury, which in the normal course, would require care and treatment at a Hospital/Nursing Home, but is actually taken whilst the Insured / Insured Person is confined at his/her dwelling in India, under any of the following circumstances namely: -

- a. the condition of the patient is such that he/she cannot be removed to Hospital/Nursing Home, or
- b. the patient cannot be admitted to Hospital/Nursing Home for lack of accommodation therein.

Domiciliary hospitalisation benefits shall be subject to the Sum Insured as specified in the Schedule, and shall, in no case cover expenses incurred for:

- a. Pre and Post Hospital treatment,
- b. Treatment of any of the following diseases / illness / injury:
 - i. Asthma
 - ii. Bronchitis
 - iii. Chronic nephritis and nephritic syndrome
 - iv. Diarrhea & all types of dysenteries including gastroenteritis

- v. Diabetes mellitus and insipidus
- vi. Epilepsy
- vii. Hypertension
- viii. Influenza, cough and cold
- ix. All psychiatric or psychosomatic disorders
- x. Pyrexia of unknown origin for less than 10 days
- xi. Tonsillitis and upper respiratory tract infection including laryngitis & pharyngitis
- xii. Arthritis, gout and rheumatism.

Domiciliary hospitalisation benefits also cover expenses on nurses engaged on the recommendation of the attending Medical Practitioner. The same shall be subject to the Sum Insured as specified in the Schedule.

3. Day Care Treatment

This benefit covers medical expenses necessarily incurred by the Insured / Insured Person in case of day care treatment.

4. Pre-Hospitalisation

This benefit covers medical expenses necessarily incurred during a period up to 30 days prior to hospitalisation for treatment of disease, illness or injury sustained and considered a part of a claim admissible under this Policy.

5. Post-Hospitalisation

This benefit covers medical expenses necessarily incurred during a period up to 60 days after discharge from Hospital / Nursing Home for continuous treatment of the disease, illness or injury sustained for which the Insured / Insured Person was hospitalised giving rise to an admissible claim under this Policy.

Value Added Benefit

6. Ambulance Charges

This benefit provides for payment to the Insured/ Insured Person of expenses incurred for his / her transportation by ambulance to the nearest Hospital / Nursing Home for treatment of disease / illness / injury necessitating his / her admission to Hospital / Nursing Home, subject to a maximum of Rs 1000/-.

7. Cost of Health Check-up

The Insured/Insured Person(s) is entitled to reimbursement of the cost of medical check-up, once at the end of a block of every four underwriting years, provided there were no claims reported during the block.

The cost so reimbursable shall not exceed an amount equal to 1% of the average Sum Insured during the block of four underwriting years. In case of family floater, the above limit is 1.25% of the average Sum Insured for all the insured persons covered in the Policy put together.

Add-on Benefit

Benefit of cover shall include:

Maternity Cover –

Reimbursement towards expenses incurred for treatment in Hospital / Nursing Home arising from or traceable to pregnancy, childbirth including normal caesarean section.

The Sum Insured will be limited to a maximum of 10% of the overall Sum Insured for hospitalisation expenses mentioned in the Schedule.

Exclusions

The Company shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Pre-existing diseases / illness / injury / conditions - all diseases, illnesses, injuries which are pre-existing when the cover incepts for the first time.
2. Medical expenses incurred for treatment undertaken for disease, illness or injuries within 30 days of the inception date of this Policy. This exclusion doesn't apply for subsequent renewals with the Company without a break.
3. Expenses incurred on treatment of following diseases, illness, injury within the first year from the inception of this Policy, will not be payable:
 - Cataract
 - Benign Prostatic Hypertrophy
 - Myomectomy, Hysterectomy or menorrhagia or fibromyoma unless because of malignancy
 - Dilation and curettage (other than undertaken for pregnancy and/or childbirth related treatment)
 - Hernia, hydrocele, congenital internal disease, fistula in anus, sinusitis, piles
 - Skin and all internal tumors/ cysts/nodules/ polyps of any kind including breast lumps unless malignant /adenoids and hemorrhoids
 - Dialysis required for chronic renal failure
 - Gastric and Duodenal ulcers.
4. Birth control procedures, hormone replacement therapy, treatment arising from or traceable to pregnancy, childbirth including caesarean section and voluntary medical termination of pregnancy during the first 12 weeks from the date of conception. However, this exclusion will not apply to Ectopic Pregnancy proved by diagnostic means and certified to be life threatening by the attending Medical Practitioner.
5. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
6. Dental treatment or surgery of any kind unless requiring hospitalisation.

7. Routine medical, eye and ear examinations, cost of spectacles, laser surgery, contact lenses or hearing aids, vaccinations, issue of medical certificates and examinations as to suitability for employment or travel.
8. Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases / illness / injury caused by and/or related to HIV.
9. Vitamins and tonics unless forming part of treatment for disease, illness or injury as certified by the Medical Practitioner,
10. Treatment of obesity, general debility, convalescence, run down condition or rest cure, congenital external disease/ illness or defects or anomalies, sterility, venereal disease or intentional self-injury and use of intoxicating drugs/alcohol.
11. Sex change or treatment, which results from, or is in any way related to, sex change.
12. Vaccination and inoculation of any kind.
13. Treatment by a family member and self-medication or any treatment that is not scientifically recognized.
14. Any criminal act.
15. Disease / illness / injury, directly or indirectly, caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, act of terrorism.
16. Any treatment received in convalescent homes, convalescent hospitals, health hydros, nature cure clinics or similar establishments.
17. Any medical, physical or mental condition or treatment or service, which is specifically excluded under this Policy.
18. Alcohol or drug abuse.
19. Treatment received outside India.
20. Insured/Insured Person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports.
21. Prostheses, corrective devices and medical appliances, which are not, required intra-operatively or for the disease/ illness/ injury for which the Insured / Insured Person was hospitalised.
22. Any stay in Hospital without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner.

23. Treatment of mental disease / illness, stress, psychiatric or psychological disorders,
24. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to accident or as a part of any disease/ illness / injury.
25. Any loss, directly or indirectly, due to contamination due to an act of terrorism, regardless of any contributory causes (if the Company alleges that by reason of this exclusion any loss is not covered by this insurance, the burden of proving the contrary shall be upon the Insured / Insured Person).
26. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
27. Disease, illness, injury, directly or indirectly, caused by or contributed to by nuclear weapons/materials or radioactive contamination.
28. Charges incurred primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any disease, illness or injury, for which confinement is required at a Hospital/Nursing Home or at home under domiciliary hospitalisation as defined.
29. Costs of donor screening or treatment, unless specifically covered and specified in the Schedule to this Policy.
30. Naturopathy, acupressure, acupuncture, magnetic and other therapies,
31. Experimental and unproven treatment of any kind.
32. Treatment taken from persons not registered as Medical Practitioners under respective medical councils.
33. Insured/Insured Person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports.
34. Insured/Insured Person whilst flying or taking part in aerial activities (including cabin crew) except as a fare-paying passenger in a regular Scheduled airline or air Charter Company.

Claim Procedure

When & How to Claim

It is a condition precedent to the Company's liability that upon the discovery or happening of any disease/illness/injury that may give rise to a claim under this Policy, the Insured / Insured Person shall undertake the following:

1. Claim Notification

The Insured / Insured Person shall give immediate notice to the Third Party Administrator named in the Schedule, by calling the toll free number as specified in the Schedule and also in writing at the address shown in the Schedule with particulars as below: Policy Number, Name of the Insured/Insured Person availing treatment, nature of disease / illness / injury, name and address of the attending Medical Practitioner / Hospital/Nursing Home and any other relevant information. This information also needs to be provided to the Company immediately and prior to availing treatment and in any case within 7 days of hospitalisation/ treatment.

2. Cashless Hospitalisation

The Company shall provide cashless hospitalisation to the Insured /Insured Person through the Third Party Administrator (TPA). The Insured / Insured Persons can avail of cashless hospitalisation upto the limit of Sum Insured as specified in the Schedule, subject to obtaining pre-authorisation from the TPA.

Insured/ Insured Person need to submit to the TPA complete information of the disease, illness or injury requiring treatment to be undertaken in a Hospital/Nursing Home which is within the TPA network, along with certification from the Medical Practitioner and/or Hospital/Nursing Home. Considering the above, the TPA shall issue pre-authorisation to the Hospital/ Nursing Home concerned for cashless hospitalisation for the treatment of the Insured / Insured Person upto the limit of the Sum Insured specified in the Schedule.

However, cashless hospitalization will not be available if the treatment is undertaken in a non-networked Hospital/ Nursing Home, in which case, the Insured / Insured Person shall, after due intimation about the hospitalisation details to the Company / TPA as mentioned hereinabove, pay the hospitalisation expenses directly to the Hospital/ Nursing Home concerned and claim reimbursement from the Company for the same.

The Company will notify, from time to time, the list of Hospitals/ Nursing Homes within the TPA network.

Where cashless hospitalisation is pre-authorized by the TPA, the Insured / Insured Person need not pay the hospitalisation expenses for the treatment undertaken for diseases, illness or injuries which are covered under the Policy, and the same shall be paid by the TPA directly to the Hospital/ Nursing Home.

Cashless hospitalisation benefit shall be limited exclusively to hospitalisation expenses incurred for treatment undertaken for disease, illness or injury in a network Hospital/ Nursing Home and shall not extend to other benefits.

3. Claim Processing

The Third Party Administrator appointed by the Company will process the claim on behalf of the Company and make all payments.

The Company requires the Insured / Insured Persons to deliver to the Third Party Administrator at their own expense, within 30 days of the Insured's /

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Insured Person's discharge from Hospital/ Nursing Home (for post-hospitalisation expenses, completion of post-hospitalisation period or completion of treatment, whichever is earlier), any and all information and documentation concerning the claim or the Company's liability for it, including but not limited to:

- Duly filled claim form(s)
- Original bills, receipts and discharge/card from the Hospital/ Nursing Home /Medical Practitioner
- Original bills from chemists supported by proper prescription
- Original Investigation test reports and payment receipts
- Medical Practitioner's referral letter advising hospitalisation
- Original bills and receipts for claiming Ambulance charges
- Original bills, receipts and Medical Practitioner's prescription for claiming benefits.

If so, requested by the Company, the Insured / Insured Person will have to submit for a medical examination by the Company's or Third Party Administrator's Medical Practitioner as often as the Company considers necessary.

Part F Personal Accident

Scope of Cover

This Part provides for compensation towards bodily injury, solely and directly, caused by accidental, violent, external and visible means resulting in death or permanent or partial disablement, as the case may be, of the Insured/Insured Person within 12(twelve) calendar months of occurrence of such injury.

Basis of settlement

Subject to the Sum Insured being the maximum liability of the Company under this Part, the Company shall pay to the Insured/Insured Persons, his/her nominee or legal representatives, as the case may be, the sum or sums as set forth in the Table of Benefits below:

Table of Benefits

Sr. no	Coverage	% of CSI
1	Death due to accident	100%
2	Total irrecoverable loss of use two eyes or two limbs or one eye and one limb due to accident	100%
3	Total irrecoverable loss of use of one eye or one limb due to an accident	50%
4	Permanent total disablement due to accident	100%

Exclusions

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The Company shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
2. Compensation under more than one of the foregoing Clauses in respect of the same period of disablement.
3. Any other payment after a claim under one of the foregoing Clauses (1), (2), or (4) has been admitted and become payable.
4. Any payment in case of more than one claim under the Policy during any one period of insurance by which the maximum liability of the Company in that period would exceed the sum payable under the foregoing Clause (1) of this Part.
5. Payment of compensation in respect of death, injury or disablement of the Insured/Insured Person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, (d) directly or indirectly caused by venereal diseases, AIDS or insanity, (e) arising or resulting from the Insured/Insured Person committing any breach of law with criminal intent.

'Standard type of aircraft' means any aircraft duly licensed to carry passengers (for hire or otherwise) by an appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.

6. Payment of compensation in respect of death, injury or disablement of the Insured/Insured Person due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detentions of all Kings, Princes and people of whatsoever nation, condition or quality.
7. Payment of compensation in respect of, death of, or bodily injury or any disease or illness to the Insured/Insured Person directly or indirectly caused by or contributed to by or arising from -
 - a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel and for the purposes hereof, combustion shall include any self-sustaining process of nuclear fission;
 - b) nuclear weapons material.

Provided that due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to any thing to be done or not to be done by the Insured/Insured Person and truth of the statements and answers in the said written proposal shall be a condition precedent to any liability of the Company under this Policy.

8. Any existing disability.
9. Death or disablement due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
10. Death or disablement caused by curative measures, radiation, infection, poisoning except where these arise from an accident.
11. Death or disablement arising or resulting from the Insured/Insured Person or any of his/her family members participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
12. Death or disablement whilst performing duties as a serving member of a military or a police force.
13. Death or disablement to the Insured/Insured Person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports.
14. Death or disablement due to self exposure to needless perils except in an attempt to save human life.
15. Any consequential loss or damage cost or expense of whatsoever nature.

Specific Conditions applicable to various Parts
Part A and Part B: Dwelling and / or Contents and / or Tools and / or Implements and / or other named Assets and / or Stock of Farm Produce

1. **Cancellation:** This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at the short period rate as per table given here below for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 7 days notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

Table of Short Period Scales	
Period of Risk(Not exceeding)	Premium to be retained (%of the Annual Rate).
15 days	10%
1 Month	15%
2 Months	30%
3 Months	40%
4 Months	50%
5 Months	60%
6 Months	70%
7 Months	75%
8 Months	80%
9 Months	85%
Exceeding 9 Months	Full Annual Premium.

Part C - Crop Insurance

- 1) The Insured shall take all reasonable steps to safeguard the interests of the insured crop against accidental loss or damage that may give rise to a claim. The Insured shall take reasonable care to maintain the crop properly and the Company shall have at all times, free and full access to examine the crop or any part thereof. In event of frost affecting the horticulture field, it will be the duty of the Insured to maintain adequate temperature of the field by lighting a fire at the appropriate places as per standard practice to avert or minimize the loss.
- 2) The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Policy furnish such information as the Company may require.
- 3) The Company may at any time, cancel this Part of the Policy, by giving 7 days notice in writing by Registered Post Acknowledgment Due to the Insured at his / their last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured may also give

7 days notice in writing, to the Company, for the cancellation of this Part of the Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales.

Table of Short Period Scales	
Period of Risk(Not exceeding)	Premium to be retained (%of the Annual Rate).
15 days	10%
1 Month	15%
2 Months	25%
3 Months	30%
4 Months	35%
5 Months	40%
6 Months	50%
7 Months	60%
8 Months	70%
9 Months	80%
Exceeding 9 Months	Full Annual Premium.

Part D - Livestock

1. Every animal/bird must be in sound health and free from any injury at the time of commencement of insurance. The milch animals have to be successfully inoculated against Rinderpest and Foot and Mouth Disease at the time of insurance and this shall be mentioned in the veterinary health certificate. Other prescribed inoculations/vaccinations are to be followed in respect to the animals/birds insured as per the schedule fixed by the Animal Husbandry Department. Failure to comply with this will render the claims as non-standard.
2. The Insured shall ensure that every insured animal/bird will have sufficient and proper feed, water and shelter and have the same care and attention as it would have received if not insured.
3. The Insured shall give immediate notice in writing to the Policy issuing office of the Company of any illness or lameness or accident or injury to any animal/bird insured and shall at his/her own expense get the animal/bird properly treated.
4. The Insured shall permit any authorized representative of the Company at all times to inspect the animals/birds and the premises of the Insured as also to investigate into the death of the insured animal/bird and the Insured

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shall furnish any information which the Company may require besides complying with all reasonable regulations and directives from time to time made and given by the Company.

5. In the event of claims for the insured animals/birds, if specifically covered, the Insured shall lend all co-operation for the examination of the animal/bird by the Company's veterinarian or other veterinary surgeon deputed by the Company and shall follow the nutritional advice and line of treatment suggested by them.
6. Any change in the status of the insured animal/bird shall have to be notified to the Company immediately.
7. In the event of death of the insured animal/bird, notice shall be given to the Policy issuing office of the Company as early as possible and the Insured concerned shall also furnish within 30 days from the date of occurrence, the following:
 - Duly completed and signed claim form along with the ear tag of the animal
 - Certificate of death from a qualified veterinarian or where a veterinarians certificate cannot be obtained, a certificate of death in the form prescribed by the Company signed jointly by any two of the following:
 - a) DRDA or authorized nominee
 - b) Sarpanch of the village
 - c) Secretary and vice president of panchayat
 - d) Village revenue officer/village accountant
 - e) President or any other official of a co-operative society
 - f) Official of the milk collection centre
 - g) Supervisor/inspector/office of any banking or credit institution (other than the financing bank)
 - h) Headmaster of a primary school

Subject to declaration that they have seen the carcass and ear tag intact in the ear and mentioning the number thereof.

- Post mortem report, if conducted.

Note: The Company reserves the right to investigate any claim wherever deemed necessary.

8. If death of the animals/birds hereby insured, shall be due to the negligence, carelessness or wrong doing of any person, the Insured shall not claim or accept any compensation from such person or persons, but shall at the expense of the Company. do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company. The Company will indemnify the Insured against all costs or expenses so incurred with written consent.

9. The Company may at any time, cancel this Part of the Policy, by giving 7 days notice in writing by Registered Post Acknowledgment Due to the Insured at his / their last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured may also give 7 days notice in writing, to the Company, for the cancellation of this Part of the Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales.

Table of Short Period Scales	
Period of Risk(Not exceeding)	Premium to be retained (%of the Annual Rate).
15 days	10%
1 Month	15%
2 Months	25%
3 Months	30%
4 Months	35%
5 Months	40%
6 Months	50%
7 Months	60%
8 Months	70%
9 Months	80%
Exceeding 9 Months	Full Annual Premium

Part E - Hospitalisation

1. Floater Policy

Where the Policy is obtained on floater basis covering the family members, the Sum Insured as specified in the Schedule, shall be available to the Insured and all and any one of the Insured Persons for one or more claims during the Policy period.

2. Duties of the Insured/ Insured Person on occurrence of loss

On the occurrence of any loss, within the scope of this Policy the Insured /Insured Person shall:

- Forthwith file/submit a Claim Form in accordance with 'Claim Procedure'.
- Allow the Medical Practitioner or any agent of the Company to inspect the medical and hospitalisation records and to examine the Insured/Insured Person.
- Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties.
- If the Insured /Insured Person does not comply with the provisions of this condition, all benefits under this Policy shall be forfeited, at the option of the Company.

3. Cancellation/termination

The Company may at any time, cancel this Part of the Policy, by giving 7 days notice in writing by Registered Post Acknowledgment Due to the Insured/Insured Person at his / their last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured /Insured Person may also give 7 days notice in writing, to the Company, for the cancellation of this part of the Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales.

Period On Risk Rate Of Premium Refunded	
Up to 1 month	75% of annual rate
Up to 3 months	50% of annual rate
Up to 6 months	25% of annual rate
Exceeding six months	Nil

Part F - Personal Accident

1. Upon the happening of any event which may give rise to a claim under this Part of the Policy, written notice with full particulars must be given to the Company immediately. In case of death, written notice of the death must, unless reasonable cause is shown, be so given before internment / cremation, and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limb(s), written notice thereof must be given within one calendar month after such loss of sight or amputation.
2. Proof satisfactory to the Company shall be furnished on all matters upon which a claim is based. Any Medical or other agent of the Company shall be allowed to examine the Insured/Insured Person on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company and in the event of death, to make a postmortem examination of the body of the Insured/Insured Person. Such evidence as the Company may from time to time require shall be furnished and a postmortem report, if necessary, be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight the Insured/Insured Person shall undergo at his/her own expense such operation or treatment as the Company may reasonably deem desirable. Provided that all sums payable hereunder shall be payable in the case of –
 - a. death or permanent total disablement, only after deleting by an endorsement the name of the Insured/Insured Person in respect of whom such sum shall become payable without any refund of premium;
 - b. permanent partial disablement, only after reduction of capital Sum Insured, by an endorsement, by the amount admissible under the claim in respect of the Insured/Insured Person in respect of whom such sum shall become payable.

No sum payable under this Policy shall carry interest.

3. (a) The Insured/Insured Person shall give immediate notice to the Company of any change in business or occupation.
(b) The Insured shall on tendering any premium for the renewal of this Policy give notice in writing to the Company of any disease, physical defect or infirmity with which the Insured/Insured Persons may have become affected since the payment of last preceding premium.
4. The Company may at any time, cancel this Part of the Policy, by giving 7 days notice in writing by Registered Post. Acknowledgment Due to the Insured/Insured Person at his / their last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured /Insured Person may also give 7 days notice in writing, to the Company, for the cancellation of this Part of the Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales.

PROVIDED no claim has arisen under a Policy prior to the dispatch of such notice by the Insured/Insured Person to the Company, the Insured shall be entitled to a return of premium less premium at Company's short period scales (Table given herebelow), for the period the Policy has been in force.

Table of Short Period Scales	
Period of Risk	Premium to be charged (% of the Annual Rate).
Up to one month	25%
Up to three months	50%
Up to six months	75%
Above six months	Full Annual Rate.



General Conditions applicable to all Parts

1. Documents to be read together

The Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear the same meaning wherever it may appear.

2. Special Provisions

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

3. Duty of Disclosure

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured/Insured Person or any one acting on his/their behalf to obtain a benefit under this Policy.

4. Material change

The Insured/ Insured Person shall immediately notify the Company in writing of any material change in the risk and cause at his own expense/ such additional precautions to be taken as circumstances may require to ensure safety and containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium, if necessary, accordingly.

5. Alteration of risk

All cover under this Policy shall cease if any alteration be made whereby the risk of damage or injury is increased unless such alteration be agreed to by the Company in writing.

6. Reasonable Care

The Insured/Insured Person shall take all reasonable steps to safeguard the property insured / interests of the Insured / Insured Person against accidental loss or damage that may give rise to a claim.

7. Records to be maintained

The Insured/ Insured Person shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured /Insured Person shall within one month after the expiry of the Policy furnish such information as the Company may require.

8. Claim Procedure

- (a) On the happening of any loss or damage the Insured/Insured Person shall forthwith give notice thereof to the Company and shall within 7 days after the loss or damage or such further time

as the Company in writing allow in that behalf, deliver to the Company.

- i. A claim in writing for the loss or damage containing in particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
- ii. Particulars of all other insurances, if any

The Insured/Insured Person shall also at all times at his/her own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of any of the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claims and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this condition have been complied with

- (b) The Company reserves the right to treat the claim as no claim if no information / documents are submitted by the Insured/Insured Person within a period of 6 months from the date of loss.

9. Observance of Terms and Conditions

The due observance and fulfillment of the terms, conditions and endorsements of this Policy insofar as they relate to anything to be done or complied with by the Insured / Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy.

10. Fraud

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured/Insured Person or any one acting on his / their behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act or with the connivance of the Insured/Insured Person all benefits under this Policy shall be forfeited.

11. No constructive notice

Any knowledge or information of any circumstance or condition in connection with the Insured/Insured Person in possession of any official of the Company shall not be notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

12. Notice of charge

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The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured /Insured Person, his/her nominees or legal representatives, as the case may be, of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

13. Notice

Every notice and communication to the Company required by this Policy shall be in writing and be addressed to the nearest office of the Company.

14. Position after a claim

As from the day of receipt of the claim amount by the Insured / Insured Person, the Sum Insured for the remainder of the period of insurance shall stand reduced by a corresponding amount.

15. Subrogation:

In the event of payment under this Policy, the Company shall be subrogated to all the Insured /Insured Person's rights of recovery thereof against any person or organisation, and the Insured/Insured Person shall execute and deliver instruments and papers necessary to secure such rights. The Insured/Insured Person and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured /Insured Person's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

16. Contribution:

If at the time of happening of any loss or damage covered by this Policy there shall be existing any other insurance covering the same property insured, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

17. Renewal Notice

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancing the risk of the Company. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

18. 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 the parties thereto or if they cannot agree 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 the arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

The Company agrees and undertakes to indemnify the Insured/Insured Person against any loss of or damage to property or any part thereof suffered by the Insured/Insured Person not exceeding the Sum Insured stated against each item or total Sum Insured stated in the Schedule, as the case may be, under this Policy provided the Company is bound and liable to indemnify the Insured/Insured Person in accordance with the terms and conditions of this Policy only and only if the Insured/Insured Person makes a demand or claim on the Company in writing within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder.

19. Electronic Transactions

The Insured /Insured Person agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of this Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. The Insured /Insured Person agrees that the Company may exchange, share or part with any information to or with other group companies or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use /application.

20. Customer Service

If at any time the Insured /Insured Person requires any clarification or assistance, the Insured/Insured Person may contact either TPA (for hospitalisation Part) or the Policy issuing office of the Company.

21. Grievances

In case the Insured / Insured Person is aggrieved in any way, the Insured /Insured Person may contact the Company at the specified addresses, during normal business hours.

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Anil Dhirubhai Ambani Group

A Reliance Capital Company

Registered Office: Reliance Center, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001

RGICL/MI-44/Form 2

**Reliance Micro Insurance Policy
Schedule**

Insured's Name:	Branch Code:						
Insured's Address:	Intermediary/Broker Code:						
.....	Intermediary/Broker Name						
.....						
Date of Proposal and Declaration: <u>dd/mm/yyyy</u>	Details of previous policy(in case of renewal) Previous policy No: Date of expiry:						
Policy Number:							
Policy Period From 00:00 hour on : <u>dd/mm/yyyy</u> To mid-night on : <u>dd/mm/yyyy</u>							
Details of Insured Property/Assets							
Financial Interest:							
Basis of valuation: Part A - Market Value/Reinstatement Value							
Special Conditions:							
Coverage Details							
.....							
Part A – Dwelling							
Location of Insured Dwelling							
Flat/Building _____							
Road/Street/Sector _____							
Area _____							
Taluka/Village/District/City _____ Pin Code _____							
State _____ Country _____							
<table border="1"> <thead> <tr> <th>Dwelling</th> <th>Sum Insured (Rs)</th> </tr> </thead> <tbody> <tr> <td>Superstructure</td> <td></td> </tr> <tr> <td>Plinth and Foundation</td> <td></td> </tr> </tbody> </table>		Dwelling	Sum Insured (Rs)	Superstructure		Plinth and Foundation	
Dwelling	Sum Insured (Rs)						
Superstructure							
Plinth and Foundation							
Terrorism Cover: (check box) Yes (check box) No							

RELIANCE General Insurance

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Part B - Contents and / or Tools and / or Implements and / or other named Assets and / or Stock of Farm Produce

Fire & Allied perils	Sum Insured (Rs)
Contents	
Tools	
Implements	
Other Named Assets	
i. _____	
ii. _____	
iii. _____	
iv. _____	
v. _____	
vi. Others (please specify)	
Stock of Farm Produce	

Terrorism Cover: (check box) Yes (check box) No

Burglary, Housebreaking, Hold-up	Sum Insured (Rs)
Contents	
Tools	
Implements	
Other Named Assets	
vii. _____	
viii. _____	
ix. _____	
x. _____	
xi. _____	
xii. Others (please specify)	
Stock of Farm Produce	

Part C - Crop Insurance

Location of Insured Crop

Plot No. _____

Road/Street/Sector _____

Area _____

Taluka/Village/District/City _____ Pin Code _____

State _____ Country _____

Name of Crop	Sum Insured (Rs)

RELIANCE General Insurance

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Additional Coverage against:

- | | | |
|--|-----------------|----------------|
| ▪ Drought/Dry Spells | (check box) Yes | (check box) No |
| ▪ Large scale outbreak of pests/diseases | (check box) Yes | (check box) No |
| ▪ Terrorism | (check box) Yes | (check box) No |

Part D - Livestock

Sl. No.	Species and Breed	Animal's/Bird's Id No. or Mark and how identifiable	Age	Present Market Value (Rs)	Sum Insured (Rs)	Purpose of Use

Total number of animals/birds insured -**Additional Coverage against Permanent Total Disability** (check box) Yes (check box) No**Note: Coverage for Permanent Total Disability is extended only to Cattle** (if PTD is opted for)**Part E – Hospitalisation****Insured Details****Plan opted for: Individual Plan/Family Plan** (as selected in the proposal form)**Value Added Covers**

- Free medical check-up after a block of every four consecutive claim free renewals - (1% of the average Sum Insured during the block of four underwriting years).

In case of family floater, the above limit is (1.25% of the average Sum Insured for all the insured persons covered in the Policy put together.)

- Ambulance Charges – actual charges upto a maximum of Rs 1000/-

Maternity Extension - (check box) Yes (check box) No**Sum Insured under Maternity Extension** (If applicable) – (10% of overall Sum Insured under hospitalisation expenses)**Part F – Personal Accident**

Reliance Micro Insurance Policy

Premium Rating

Fire Insurance

- Dwelling - rate applicable as per fire tariff.
- If the dwelling is of 'Kuttcha' construction – rate applicable as per fire tariff
- Terrorism Extension – rate applicable as per terrorism pool
- Earthquake Extension – rate applicable as per internal fire tariff guidelines.
- Long Term Discounts

Duration of Policy	Premium to be Charged
3 years policy	3 years premium in advance less 15% discount
4 years policy	4 years premium in advance less 20% discount
5 years policy	5 years premium in advance less 25% discount
6 years policy	6 years premium in advance less 30% discount
7 years policy	7 years premium in advance less 35% discount
8 years policy	8 years premium in advance less 40% discount
9 years policy	9 years premium in advance less 45% discount
Policy for 10 years and above	Entire premium in advance less 50% discount.

Personal Accidents

- The premium rate will be Rs 0.02 per mille of sum insured.

Crop Insurance

Crop	Rate of Premium
1. Rice	2% of sum insured
2. Wheat	1.5% of sum insured
3. Maize	1.5 % of sum insured
4. Horticultural Crops	
- Citrus Fruits (orange, lime, sweet lime), Chikoo,	1 % of sum insured
- Banana	1 % of sum insured
- Grape Crop	1 % of sum insured
- Apple	0.25% if sum insured – trees
	0.75 % of sum insured – fruits
5. Sugarcane	0.25% of sum insured
6. Flowering Plants	1% of sum insured
7. Betel vine	2% of sum insured
8. Any other	2 % of sum insured

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- Additional Premium for covering loss / damage due to drought and/or pests/diseases – additional 10% on base premium for each inclusion of drought & pests/diseases separately.
- Additional premium for terrorism extension – rate applicable as per terrorism pool
- Discount for crop insurance covered through scheme (Government Scheme and/or NGO and/or Private Projects) – 10 % of the base premium

Life (C)

Premium for Cattle	Premium
Without PTD	1.6%
With PTD	2 %

- Discount on long term policies with respect to cattle
 - For 3 and 4 years – 15%
 - For 5 years and above – 25%
- Premium for sheep and goats/pigs/camels/horses/donkeys/yaks/ponies/mares and mules – 2% (PTD cover not applicable)
- Poultry – layer birds - Rs 0.50 per bird per annum
- Broilers – Rs 15 per bird per batch (net) or Re 0.50/- per bird/annum (excess 5% to be borne by insured)
- Discount for animals covered through scheme (Government Scheme and/or NGO and/or Private Projects) – 10 % of the base premium

Hospitalization

Premium per person

Age	Sum Insured (Rs)										
	5000	7500	10000	12500	15000	17500	20000	22500	25000	27500	30000
0-35	67	84	105	126	151	181	217	256	302	348	400
36-45	73	91	114	137	164	197	237	279	329	379	436
46-55	104	130	163	195	234	281	337	398	469	540	620
56-65	119	149	186	223	268	321	386	455	537	617	710
66-70	136	170	213	255	306	367	441	520	614	706	811
71-75	156	195	244	293	351	421	505	596	704	809	931
76-80	180	225	281	338	405	486	583	688	812	934	1074
81-85	210	263	328	394	473	567	680	803	947	1089	1253

RELIANCE General Insurance

Anil Dhirubhai Ambani Group

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- Discount for Floater Plans
 - 2 - 4 members – 30%
 - 5 - 7 members – 40%
- Maternity covered subject to payment of additional 10% of the base premium

Personal Accident

- Re 0.01 per mille of sum insured per year
- Long Term Discounts
 - 1 year – No discount
 - 2 years – 4%
 - 3 years - 6%
 - 4 years - 8%
 - 5 years – 10%

Note

- Under Part D and Part F of the policy the Proposer has the option of selecting extended duration of more than 1 year. However, such extended duration is available only if any one of these Parts is selected in isolation. In case the Proposer opts for more than one Part under the Policy, then Part D and Part F shall be available only for a duration of 1 year.

Discounts on selection of multiple Parts of the Policy

For covering Three Parts	10%
For covering Four Parts	15%
For covering more than Four Parts and above	20%

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Application No

Call 3033 8282
www.reliancegeneral.co.in

Claim No.
(for office use only)

Reliance Micro Insurance Claim Form

IMPORTANT: Please contact our 24-hour helpline/Toll Free (RGICL Call Center) for intimating a claim

Certificate/ Policy No. _____ Period From _____ to: _____

Details of the Insured

Name : _____
Phone Nos. _____
Email ID : _____ Mobile No: _____
Tel No. _____

Residential Address: _____

Please indicate whether claim is in respect of:

- Dwelling, Contents, Tools or Implements or Other Named Assets and Stock of farm produce
 Crop Insurance Livestock Hospitalization Personal Accident

DWELLING, CONTENTS, TOOLS OR IMPLANTS OR OTHER NAMED ASSETS AND STOCK OF FARM PRODUCE.

1. Details of Premises

a. State address of the premises at which the loss occurred:

b. Whether the said premises were occupied at the time of loss?

2. a. Give brief details of how exactly the loss occurred.

b. Who discovered the loss?

c. Date and time of loss: Date ____/____/____ Time _____ A.M/ P.M

3. a. Has a complaint been lodged with the police? Yes / No. (Attach a copy of the Police Complaint if done).

Note: If this is not done, this may be done immediately and a copy thereof be furnished to the Company.

4. a. State the total value of property upon the premises at the time of loss.

5 a. Details of Dwelling, contents, tools or implements or other named assets and stock of farm produce -- Damaged/lost.

	Particulars	:	Amount
1		:	
2		:	
3		:	
4		:	
5		:	
6		:	

In case of insufficient space, please attach a separate sheet.

CROP INSURANCE

1. Date and time of loss: Date ____/____/____ Time _____ A.M/ P.M

2. Cause of loss:

3. Name/type of crop (s) damaged: _____

4. State the total value of crops at the time of loss.

	Name of the crop (s)	:	Cost of cultivation
1		:	
2		:	
3		:	
4		:	
5		:	
6		:	

In case of insufficient space, please attach a separate sheet.

LIVESTOCK

1. Type of livestock: _____

2. Nature of sickness/accident sustained by the livestock:

3. Date of sickness/accident: _____

4. In case of sickness, when did the animal first seem to fall ill?

5. In case of Accident, how did it occur?

6. When the veterinary doctor first verify for the sickness /accident?

7. Did you breed or buy the animal?

	Particulars (No of livestock affected)	:	Cost of livestock/treatment
1		:	
2		:	
3		:	
4		:	
5		:	
6		:	

In case of insufficient space, please attach a separate sheet.

Attending Veterinary doctor certificate

1. Cause of sickness/accident _____

2. Describe the sickness contracted or injury sustained _____

3. Certify in case the animal sustained PTD _____

4. In case of death of animal certify the cause of death: _____

5. If the animal was treated for sickness/accident give the brief treatment and surgical (if any) details: _____

Doctor's Full name and Signature : _____

Regn No: _____

Doctor's Contact No. _____

Date: _____

Place: _____

HOSPITALIZATION OF INSURED/INSURED PERSON

1. a) Name of the Insured/Insured Person
(in respect of whom the claim is made) _____
b) Relationship to the Insured _____
c) Present completed age _____
d) Occupation _____
2. Date of injury sustained or disease/illness first detected: _____
3. Describe the injury sustained or disease/illness contracted: _____
4. Name & address of the Hospital/Nursing Home _____
5. Date of admission _____ Date of discharge _____
6. If the claim is for domiciliary hospitalisation, please indicate
 - a) Date of commencement of treatment _____
 - b) Date of completion of treatment _____
 - c) Name & address of attending medical practitioner _____
 - d) Telephone no. _____
 - e) Registration no. _____

Schedule of expenses:

Pre hospitalization (in rupees)	Hospitalization (in rupees)	Post hospitalization (in rupees)

PERSONAL ACCIDENTAL DEATH & DISABLEMENT

A) DETAILS OF ACCIDENT:

a. When did the accident happen? Date | _ | _ | _ | _ | _ | _ | _ | Time _____ A.M./P.M.

b. Full description of the accident how, where it took place: _____

c. Nature and extent of loss: _____

B) Amount claimed: _____

C) WITNESS:

1. Name _____
Address _____
2. Name _____
Address _____

D) TREATMENT DETAILS:

a.) Names of the Hospital/Nursing Home where the Insured/Insured Person was treated after the accident: _____
Address: _____
Contact details: email: _____
Fax: _____ Telephone: _____
b.) The Physician/ Surgeon who attended on the Insured/Insured person after the Accident: _____
Contact details: email: _____
Fax: _____ Telephone: _____

E) Have the Police Authorities been informed of this accident? _____

ATTENDING PHYSICIAN'S STATEMENT for HOSPITALIZATION AND PERSONAL ACCIDENT CLAIM
(To be filled up the attending doctor)

1. a. Name Injured Person: _____
b. Age: _____
2. In case of accident, Nature of the Accident and Details of Injuries sustained: _____

3. Does the cause of accident as stated by the Claimant tally with the injuries noticed by you?

4. Are the injuries solely due to the accident or traceable to any previous injuries/ disease/ infirmities?

- 5 Was the Claimant hospitalized? If so, for what period? From _____ to _____
- 6 Details of treatment given and operations performed?

- 7 In case of disability due to accident, extent of Disability: _____ %. Whether the disability is recoverable ? _____

8. Was the claimant under the influence of intoxicants or drugs at the time of accident?

8 Has this accident been reported to the Police Authorities? If yes,

Case No: _____ Police Station _____

Doctor's Full name and Signature : _____

Regn No: _____

Doctor's Contact No. _____

Date: _____

Place:

Important Guidelines

1. Issuance of the form is not an admission of liability or a waiver of terms, conditions & exceptions of the insurance contract.
2. Please answer all questions completely. In case of insufficient space, please attach an additional sheet.
3. This is a mandatory form to be filled for all claims under any Part. Please answer all questions completely. In case of insufficient space, please attach an additional sheet.
4. No claim under Accident & Sickness Section will be admitted without Doctor's Report as per format (Attending Doctor's Report)
5. Please attach all bills, receipts, credit card slips pertaining to your claim
6. Failure to notify our contact center shall invalidate your claim.
7. Please return the form completed within Fourteen days of the loss together with the relevant vouchers, documents etc.

Authorization

I/We hereby warrant the truth of the foregoing particulars in every respect and I agree that if I have made or shall make any false or untrue statement, suppression or concealment, my right to claim reimbursement of the said expenses shall be absolutely forfeited.

I hereby authorize any hospital, physician, or other person who has attended or examined me, to furnish to the Company, or its authorized representative, any and all information with respect to any illness or injury, medical history, consultation, prescriptions or treatment and copies of all hospital or medical records. A Photostat copy of this authorization shall be considered as effective and valid as the original.

Full Signature of Insured/Insured Person: -

Date:

Place:

