

**ADD-ONS FOR BUNDLED - PRIVATE CAR POLICY**

**Loss of Personal Belongings**

**Plan A**

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to indemnify the Insured, upto an amount as stated in the Schedule, for the loss of his personal belongings on account of damage to or theft from the Insured's vehicle.

Provided always that:

1. A deductible of Rs.500 would be applicable for each claim under this add-on
2. A First Investigation Report (FIR) is registered with the Police for such loss
3. The Company would not be liable for:
  - a. Any loss in open top or convertible cars unless the belongings are kept in the locked boot
  - b. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, laptops, mobiles, valuables, manuscripts, paintings, work of art.
  - c. Any loss of the personal belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.
  - d. Any loss of or damage to belongings carried in connection with any trade or business
  - e. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
  - f. Any claim intimated to the Company after 30 days of such loss.

**Plan B**

In consideration of payment of an additional premium of Rs\_\_\_\_\_ by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured, upto an amount as stated in the Schedule, for the loss of his personal belongings, including mobile phones and /or laptops, on account of damage to or theft from the Insured's Vehicle.

Provided always that:

4. A deductible of Rs.500 would be applicable for each claim under this add-on, except when the claim is being made only for mobile phones and/or laptops
5. A First Investigation Report (FIR) is registered with the Police for such loss
6. The Company would not be liable for:
  - a. Any loss in open top or convertible cars unless the belongings are kept in the locked boot
  - b. Any loss of money, securities, cheques, bank drafts, credit or debit cards, jewellery, gems, stones, contact lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, work of art.
  - c. Any loss of the personal belongings unless the Insured's vehicle is locked and all doors & windows are properly fastened while unattended.
  - d. Any loss of or damage to belongings carried in connection with any trade or business
  - e. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
  - f. Any claim for a laptop/mobile phone not declared at the time of Policy issuance.
  - g. Any claim intimated to the Company after 30 days of such loss.
  - h. Any amount more than the market value of the mobile phones or laptops as stated at the time of Policy issuance, deducted appropriately for depreciation, at the rate of 60% for laptops and 15% for mobile phones.

Claim under this add-on will have no impact on NO claim bonus earned on the base comprehensive policy. NO claim bonus will remain intact even after a claim under this add-on.