

14. Personal belongings [Inside the vehicle] for Standalone Private Car OD

UIN: IRDAN123RP0002V01201920/A0007V01201920

The company will reimburse market value of clothes and personal belongings for the loss or damage caused by fire burglary or accidental external means whilst they were inside your insured vehicle or locked inside the boot subject to the following terms and conditions:

Laptop, I-Pod, electronic items, mobile phone, jewellery, cash, cheque, stamps, curios, work of art, paintings and other valuables are excluded from this insurance cover.

Amount of compensation will be decided based on the market value of the item lost on the date of loss.

Maximum of only 2 (Two) claims will be entertained under this cover in a policy period.

The liability of the company will be restricted to Rs.10, 000/- per claim and for the policy period with a compulsory excess of 10% of the nett assessed amount or Rs.500/- whichever is higher for each and every claim.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.