

**PLAN FOR COVERING LAPTOP OR MOBILE/ LOSS OF PERSONAL EFFECTS
AND BELONGING - ADD ON COVER FOR STANDALONE MOTOR OD FUTURE
SECURE PRIVATE CAR POLICY –ADDON WORDING**

In consideration of Insured having paid extra premium as specified in the Schedule, it is hereby agreed, subject to the following terms, conditions, exclusions and limitations, that on the happening of an insured event as provided for hereunder arising during the policy period and notified as prescribed in the Policy, the Company will indemnify the Insured as is herein provided :

Coverage

The Company will indemnify the insured in respect of physical loss during the period of this Policy to personal effects and belongings/Personal Laptop and Mobile Phone specified in the Schedule and belonging to Insured and in personal custody of Insured as per the conditions mentioned below:

1. This cover is available for the personal effects and belongings/personal laptop and mobile phone of the Insured only.
2. The cover is available only if the personal effects and belonging/personal laptop and mobile phone is burgled or stolen from a locked insured vehicle only.
3. The limit of liability for the personal effects and belonging/personal laptop and mobile will be its market value subject to the maximum of the amount specified against each item in the policy Schedule.
4. If the personal effects and belongings/equipment covered under the Policy shall, as on the date of loss, be greater value than the sum insured, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.
5. This add on cover is valid only if the Policy issued by the Company is valid during the incident period.

Provided that always:

1. An FIR has to be lodged and accepted by law enforcing agencies.
2. The claim has to be substantiated by the purchase vouchers of the laptop/mobile.

Excess:

1. Each claim of Laptop is subject to an excess of Rs. 5000/-
2. Each claim of Mobile is subject to an excess of Rs. 500/-

Exclusions:

1. The excess stated in the Schedule to be borne by the Insured in anyone occurrence whether one or more items are lost or damaged; if more than one item is lost or damaged in one occurrence, the Insured shall not, however be called upon to bear more than the highest single excess applicable to such items;

2. Loss caused by any faults or defects existing at the time of commencement of the present Insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not;
3. Loss to be made good by the manufacturer, supplier or maintenance contractor either in law or under contract;
4. Mysterious disappearance
5. Theft from No parking zone
6. Theft or loss from unattended vehicle after an accident

Applicable For: Private Car