SBI General Insurance Company Limited



Private Car Insurance Policy - Package Add-on

(Attached to and forming part of Policy)

LOSS OF PERSONAL BELONGINGS (UIN IRDAN144RP0005V03201112/A0009V01202122)

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will pay for the Insured's loss or damage of his personal belongings caused by perils mentioned under Section 1 of the Motor Policy, which were present in the vehicle at the time of loss or damage to the vehicle OR if the vehicle was broken into for the purpose of burglary or theft of those personal belongings. The coverage under this endorsement is subject always to the following:

- a) This Endorsement covers the personal belongings of the INSURED ONLY
- Personal Belonging for the purpose of this Endorsement means, items such as clothes and other articles of personal nature likely to be worn by the Insured including jewelries, and/or used or carried by him like Mobile, Laptop, Audio/Video tapes, CD's, but EXCLUDES money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.
- c) The Company is to be provided with a copy of FIR lodged with Police by you confirming the date and time of the incident and the articles lost.
- d) Any claim under this Section is subject to the precondition that there is a valid own damage or Key replacement claim in respect of the insured vehicle already admitted by the Company under the Policy
- e) The maximum amount payable under this Policy is Rs 50,000/- during the Policy period. Each claim is subject to a deductible of Rs 5000/- for Laptop and Jewelries and Rs 2500/- for Mobiles and Rs 500/- for the rest.
