

Personal Documents Recreation Cost Cover

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, the insurance hereby extends to indemnify the insured the cost, charges, and miscellaneous expenses incurred in replacement, reconstruction or restoring documents eg application fees and miscellaneous expenses for applying for new Personal Papers like Driving License, Passport, and and/or payment cards, which may have been destroyed, damaged or lost due to an insured event.

It is understood that the said documents may consist of Certificates, Driving License, Passport, PAN card, Aadhar card and and/or payment cards and the like, but bearer bonds, coupons, or other negotiable instruments shall deemed to be excluded from this insurance.

Provided that the Company's liability shall not exceed the limit as specified in the Schedule of the policy