

**Go Digit, Bharat Griha Raksha
Add-On Cover**

Below mentioned are the add-on covers available under “Go Digit, Bharat Griha Raksha”. The add-on(s) applicable to Your Policy are mentioned in Your Policy Schedule/ Certificate of Insurance.

	Add on Cover Name	UIN
1.	Additional Living Expense Cover	IRDAN158RP0081V01202021/A0005V01202122
2.	Tenant Liability Insurance	IRDAN158RP0081V01202021/A0006V01202122
3.	Accidental damage	IRDAN158RP0081V01202021/A0007V01202122
4.	Minor Acquisitions	IRDAN158RP0081V01202021/A0008V01202122
5.	Incidental Costs	IRDAN158RP0081V01202021/A0009V01202122

1. Additional Living Expense Cover

In consideration of payment of additional premium and notwithstanding anything to the contrary in this policy or in any of its conditions and warranties, it is hereby agreed and declared that, following the operation of an insured peril resulting in an admissible loss, the insurance under this Policy shall reimburse for additional living expenses incurred by the Insured if his/her home building is deemed uninhabitable as a result of a covered peril.

For this cover, additional living expenses should include following:

- i. Boarding and Lodging cost
- ii. Storage/procurement costs for household items
- iii. Movers and Packers cost to alternate accommodation

The Limit of Indemnity under this cover shall not exceed the amount stated in the Policy Schedule / Certificate of Insurance for the period of Insurance.

2. Tenant’s Liability Insurance

It is hereby understood and agreed, subject otherwise to the terms, conditions, warranties and exclusions of the Policy and endorsed hereon, the indemnity provided by this insurance extends to include all sums for which the Insured having insurable interest derived out of the terms of the lease agreement shall become legally liable to pay following upon damage to Home Building occupied by the Insured or surrounding third party property , consequent upon the Insured’s occupation of any premises or Home building as a tenant.

Provided that: -

- i. There shall be no liability on behalf of The Company following any Home Building or portion of Home Building or premises being sub-let by the Insured insofar as such Home Building is concerned.
- ii. The Insured shall not breach any contractual agreement or obligation between any landlord or any other tenant of the premises or Home Building as such breach may have any bearing on the interests of The Company.
- iii. Claim under this add-on will not exceed the Sum Insured as mentioned on Policy Schedule/Certificate of Insurance.

In the event of any Landlord to the Insured having effected insurance on behalf of the Insured as tenant; or the Insured as tenant being entitled to indemnity or compensation from any other source then the provision of such compensation shall be combined with such insurance and shall be considered to be the ‘initial indemnity’ and any amount having been paid for by such combined ‘initial indemnity’ shall be deducted from the indemnity provided for by this Policy. If such an amount of ‘initial indemnity’ shall exceed the limit of indemnity as provided by this Policy then there shall be no payment of indemnity in terms of this clause.

The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

3. Accidental Damage Cover

This policy is extended to cover direct physical loss or damage to the Home Building and Home Contents described in the Policy Schedule / Certificate of Insurance whilst situated in the insured premises due to accident from any fortuitous cause including accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system and rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights; subject to the terms, conditions, warranties and exclusions herein.

The Limit of Indemnity under this policy shall not exceed the amount stated in the Policy Schedule / Certificate of Insurance for the period of Insurance. The below will be applicable to this coverage in addition to the policy standard exclusions:

- i. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy Schedule / Certificate of Insurance.
- ii. Loss, destruction or damage to the insured Home Building caused by change of temperature.
- iii. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- iv. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, object made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant etc.) felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating or metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood and inundation.
- v. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
- vi. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
- vii. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured Home Building.
- viii. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the Insured or its authorized representative.

4. Minor Acquisitions

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions and warranties;

The Insurer shall indemnify the insured in respect of loss of or damage to:

- (a) any Home Contents acquired or operated (a) by or held in the care, custody or control of the insured after the inception of this Policy of Insurance and not included in The Schedule;
- (b) any additions or extensions to Home Contents Insured which have been carried out after the inception of this Policy be collectively referred to as "minor acquisitions".
- (c) Any increase in the New Replacement Value as a result of such minor acquisitions shall not exceed the percentage of the total Sum Insured specified in the Policy Schedule.

This Additional Insurance Cover is also subject to the Insuring Party advising The Insurer within three months of the particulars of any such minor acquisitions and in case of the minor acquisitions exceeding

the limit specified in the Policy Schedule the payment of any additional Premium to the Insurer may require.

The liability of the Insurer shall not exceed the Limit of Liability stated in the Policy Schedule / Certificate of Insurance.

Specific exclusions applicable to this cover:

1. Addition or acquisitions of bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, jewelleryes, motor vehicles will not be covered under this add-on.

5. Incidental Costs

In consideration of payment of additional premium, It is hereby agreed and declared that if a loss, destruction or damage is payable under the base policy then We will also pay the incidental Cost associated with the insured property upto the fixed percentage of admissible claim amount under the policy, as specified in the Policy Schedule/Certificate of Insurance.

For the purpose of this Add-On cover while calculating the amount payable under this Cover, We will consider the admissible claim amount under the base policy after all applicable deductions and/or before applying policy excess, if any.