



UNITED INDIA INSURANCE COMPANY LIMITED.
Regd. & Head Office: 24, Whites Road, Chennai – 600 014.

ENDORSEMENT

PERSONAL EFFECTS

In consideration of the payment of additional premium of Rs. _____ notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the Insurer will indemnify the insured against loss of or damage to Personal Effects of the insured (except as mentioned as under (c) here below) whilst in the vehicle insured where such loss or damage is occasioned by operation on the vehicle of any of the perils mentioned in Section I of the policy and a claim in respect thereof is admissible under the policy.

PROVIDED THAT

- a. The insurer's total liability shall be limited to Rs. _____ in respect of any occurrence.
- b. The payment of any claim under this endorsement shall be made only if loss is reported to the Police authorities and a FIR/DDR registered.
- c. The insurer shall not pay for :
 - i . Loss of or damage to Money, stamps, tickets, document or securities, ATM cards, credit or debit cards, jewellery or precious stones.
 - ii. Loss of or Damage to mobile phones and / or Laptops and their accessories.
 - iii. Loss of or damage to goods or samples carried in connection with any trade or business;

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