

**The Oriental Insurance Company Limited**  
**PERSONAL EFFECTS WHILST IN THE VEHICLE-BUNDLED**  
**ADD ON COVER TO PRIVATE CAR POLICY-BUNDLED**

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 such Personal Effects (except as mentioned under (c) here below) whilst in the vehicle insured where such loss or damage is occasioned by operation on the insured vehicle of any of the perils mentioned in Section.1 of the policy and the claim in respect thereof is admissible under the policy.

**PROVIDED THAT**

a) The insurer's total liability in any one year shall be limited to Rs \* \_\_ (Rs.5,000/- or 10,000/- as opted by insured) in respect of any one occurrence.

b) The payment of any claim under this endorsement shall be made only if loss is reported to the Police Authorities and an FIR/DDR registered.

c) The insurer shall not pay for:

i) Loss of or damage to money, stamps, tickets, documents 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.