

INDUSIND HOUSEHOLDERS PACKAGE INSURANCE POLICY – PROSPECTUS – MISC. LOB

Title	Description
Product Name	IndusInd Householders Package Insurance Policy
Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0006V04201516
Interest Insured	Section I -Fire and Allied Perils: Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc. It also includes 'additional structures' at same site which being used as gates, compound walls, fences, water storage tanks, security cabin etc. General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, solar panels, water storage equipment, kitchen equipments, electrical equipments (including those fitted on walls), clothing and apparel and items of similar nature. Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature. Section II-Burglary And House Breaking Including Larceny Or Theft: This section covers insured house contents against burglary, housebreaking, larceny and theft. It also covers damage to insured home and /or safe resulting from housebreaking and/or burglary or any attempt thereof subject to limit provided in wording. Section III -All Risks (Jewellery And Valuables): This section covers jewellery and valuables whilst used in home or anywhere in India. Section IV-Domestic Mechanical & Electrical Appliances: This section covers electrical, mechanical apparatus/ appliances whilst being used/ kept in insured house due to mechanical/ electrical breakdown. Section V -Domestic Electronic Appliances: This section covers personal computers (including accessories and printers) alongwith other electronic items and devices due to any cause whatsoever except as stated in exclusions. Section VI-Television Set: This section covers Television Set including its accessories with antenna both against listed physical losses/ perils including legal liability to pay compensation and litigation expenses incurred by the Insured in respect of accidental death of or bodily injury to any person other than a member of the Insured's family or a person. Section VII-Fixed Plate Glass: This Section covers loss or damage to : • Fixed plate glass, • Frames or framework, • Lettering consequent upon the breakage of glass. Section VIII-Baggage: This section would indemnify the Insured and/or family members for personal baggage accompanying the Insured or family members and whilst traveling lost, destroyed or damaged as per the cover offered. "Baggage" shall mean and include personal articles and belongings necessary for the journey undertaken and articles or things acquired during the journey.

	Section IX -Pedal Cycle: The insured would be paid with compensation and litigation expenses incurred for accidental death of or bodily injury to any person in the event of accident caused by use of pedal Cycle insured subject to limit specified therein and exclusions applicable. Section X -Personal Accident: This section provides for compensation the insured person in case of any accidental injury resulting or death thereafter or if such injury results in permanent total/ partial disablement subject to exclusions applicable. Sub-section XI A-Towards Employees (domestic Servants): The section covers insured's legal liability to domestic servants under Fatal Accidents Act, 1855/ Employee's Compensation Act. 1923 or any amendments thereto and in Common Law to pay compensation in respect of accidental death or injury sustained during the currency of the policy arising out of and in the course of employment in India with the Insured. In addition to compensation as stated above, the Company will also pay claimant's cost fees and expenses and defence costs incurred with its consent in defending a claim. Sub-section XI B -T awards Third Parties: This Sub-section covers Insured's legal liability to pay compensation including claimant's costs, fees and expenses incurred with the consent of the Company, anywhere in India, in accordance with Indian Law subject to special exclusions as stated.
Policy Coverage	Section I -Fire and Allied Perils: Subject to exclusions as provided in policy wording, the policy covers physical loss or damage, or destruction caused to the Insured Property by following perils: • Fire • Explosion or Implosion • Lightning • Earthquake, volcanic eruption, or other convulsions of nature • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation • Subsidence of the land on which Your Home Building stands, Landslide, Rockslide • Bush fire, Forest Fire, Jungle Fire • Impact damage of any kind, i.e. damage caused by impact of or collision caused by any external physical object le.g. vehicle, falling trees, aircraft, wall etc.) • Missile testing operations • Riot, Strikes, Malicious Damages • Acts of terrorism (as per Indian Market Terrorism Pool) • Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations. • Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events Section II-Burglary And House Breaking Including Larceny Or Theft : The Company will indemnify the Insured in respect of loss or damage to contents, by burglary and housebreaking including larceny and theft. Damage to the Insured's house and/or safe resulting from burglary and/or housebreaking or any attempt thereat subject to a maximum of 5% of the sum insured under this Section. Provided however that no loss under clauses a) and b) hereinabove, shall together exceed the sum insured under this Section.



indusindinsurance.com



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



Section III -All Risks (Jewellery And Valuables):

The Company will indemnify the Insured or any member of the family in respect of loss or damage to jewellery and valuables caused by accident or misfortune whilst anywhere in India. Provided that the liability of the Company in respect on any one item in any one period of insurance will not exceed the sum insured set against such item in the Schedule hereto and not exceeding in the aggregate the total sum insured hereby.

Section IV-Domestic Mechanical & Electrical Appliances:

The Company will indemnify the Insured against unforeseen and sudden physical damage caused by and/or solely due to mechanical and/or electrical breakdown of domestic electrical and mechanical appliances, apparatuses or gadgets specified in the Schedule hereto whilst contained in or fixed in the Insured's house. Provided that the liability of the Company in respect of any one item in any one period of insurance will not exceed the sum insured set against such item in the Schedule.

Section V -Domestic Electronic Appliances:

The Company will indemnify the Insured against loss or damage to personal computers (including accessories and printer), other domestic electronic appliances and / or any electronic installation while contained or fixed in the Insured's house due to any cause other than those specifically excluded.

Section VI-Television Set:

The Company will indemnify the Insured against loss or damage to personal computers (including accessories and printer), other domestic electronic appliances and/ or any electronic installation due to any cause other than those specifically excluded. This Section further covers damage to property belonging to or in the custody or control of the Insured caused by breakage or collapse if the antenna fittings or mast forming part of the

This Section also covers legal liability to pay compensation and litigation expenses incurred by the Insured in respect of accidental death of or bodily injury to any person other than a member of the Insured's family or a person in the Insured's service and or accidental damage to property.

Section VII-Fixed Plate Glass:

This Section covers loss or damage due to accidental breakage of fixed plate glass, frames or framework and /or lettering consequent upon the breakage of glass.

Section VIII-Baggage:

Any personal baggage belonging to insured or his/ her family member lost, destroyed or damaged by accident or misfortune except from the causes and reasons specifically excluded.

Section IX -Pedal Cycle:

Any loss or damage to Pedal Cycles described in the Policy Schedule due to any of the following would be covered :

- Fire, lighting or external explosion.
- Riot, strike, terrorism or malicious act.
- Burglary and/or House breaking or theft.
- Accidental external means.
- Flood, cyclone, storm, tempest and other similar convulsions of nature and atmospheric disturbance
- Earthquake (fire and/or shock)

The policy would also cover compensation and litigation expenses incurred by the Insured due to direct use of pedal cycle resulting into bodily injury or death of any person except insured/ his/her family member/s.

	Section X -Personal Accident: This section provides for compensation the insured person in case of any accidental injury resulting or death thereafter or if such injury results in permanent total/ partial disablement subject to exclusions applicable. Section XI (a & B) -Legal Liability: Sub-section XI A-Towards Employees (domestic Servants): The section covers insured's legal liability to domestic servants under Fatal Accidents Act, 1855/ Employee's Compensation Act, 1923 or any amendments thereto and in Common Law to pay compensation in respect of accidental death or injury sustained during the currency of the policy arising out of and in the course of employment in India with the Insured. In addition to compensation as stated above, the Company will also pay claimant's cost fees and expenses and defence costs incurred with its consent in defending a claim. Sub-section XI B-Towards Third Parties: This Sub-section covers Insured's legal liability to pay compensation including claimant's costs, fees and expenses incurred with the consent of the Company, anywhere in India, in accordance with Indian Law subject to special exclusions as stated.
Add-on Cover	In addition to insured loss payable, we will also provide your following covers/ pay listed expenses, if incurred: Section I -Fire and Allied Perils: Inbuilt Covers: - Professional fees upto 5% of claim amount - Removal of Debris -Upto 2% of the claim amount, if incurred - Loss of Rent upto (selected sum insured and period,if opted - Rent for Alternative Accommodation (upto selected sum insured and period). if opted Optional Covers: - Cover for Valuable Contents on Agreed Value Basis, if opted - Personal Accident Cover (upto Rs 5 lakh each member) coverage is available only for insured and/ or for his/ her spouse, if opted Section X -Personal Accident : - Carriage Of Dead Body - Education Grant - Medical Expenses
Exclusions	Policy Exclusions: Section I -Fire and Allied Perils: We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below: - Wilful or intentional act or omission - War or warlike operations - Nuclear Radiation or alike operations - Pure Pollution or Contamination. - Electrical/electronic machine/apparatus by over-running, excessive pressure, short circuiting, self-heating or leakage of electricity from whatever cause - Valuables, antiques etc. unless specifically insured - Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. - Loss or damage to any Insured Property removed from Insured location to any other place. - Consequential loss or legal liability of any kind



indusindinsurance.com



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



- Any reduction in market value of any Insured Property after its repair or reinstatement.
- Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy at additional premium.
- Costs, fees or expenses for preparing any claim.

Section II-Burglary And House Breaking Including Larceny Or Theft: The Company shall not be liable in respect of loss or damage:

- By burglary and/or housebreaking or theft where any member of the Insured's family is concerned as principal or accessory
- To livestock, motor vehicles and pedal cycles
- To money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and jewellery and valuables, unless separately specified.

Section III -All Risks Jewellery And Valuables): The Company shall not be liable in respect of loss or damage caused by or due to:

- Cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise or to china, marble, gramophone records and other articles of brittle or fragile nature unless such loss of damage arises from accident to a railway train or ship or aircraft or vehicle by which such property is being conveyed.
- Moth, mildew, carmine or any process of cleaning, dyeing, repairing or restoring to which the property is subjected.
- Mechanical derangement or over winding of watches and clocks.
- Theft from car except from car of fully enclosed salon type having all the doors, windows and other openings securely locked and properly fastened.
- Whilst being conveyed by any carrier under contract of affreightment.

Section IV-Domestic Mechanical & Electrical Appliances:

The Company shall not be liable in respect of loss or damage caused by or due to:

- Wilful act or gross negligence of the Insured faults existing at the time of commencement of this insurance and known to the Insured, regardless of whether such faults, or defects were known to the Company or not
- Any fault or defect for which the manufacturer or supplier of the damaged item is responsible
- Cost of transport to the repair shop and back to the Insured's premises in respect of any item damaged
- Perils which are insurable under other Sections of the policy
- Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority of such item or by permanent or temporary dispossession of any building resulting from the unlawful occupation by the Insured of the building.

Section V -Domestic Electronic Appliances:

The Company shall not be liable in respect of loss or damage caused by or due to:

- Damage caused by any faults or defects existing at the time of commencement of present insurance within the knowledge of Insured or his representatives whether such faults or defects were known to the Company or not.
- Wilful act or negligence of the Insured or his representative.
- Loss arising out of cessation of work whether total or partial.
- Derangement of the insured property not accompanied by damage covered under this policy.
- Loss of or damage to the property covered under this policy falling under the terms of the Maintenance agreement. Such exclusions will also apply to parts exchanged in course of such maintenance operations.

- Damage due to defects of design material or workmanship or otherwise for which the manufacturer or supplier of the insured items is responsible either in law or under contract.
- Damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect.
- Loss due to mysterious disappearance and whilst left in unattended vehicles in respect of cellular phones, portable computers and other mobile equipment.
- Loss or damage to own/in-house developed software.

Section VI-Television Set:

The Company shall not be liable in respect of loss or damage:

- To external antenna or fittings by theft unless the Television Apparatus itself is stolen at the same time
- Caused by or arising out of or traceable to erection, repairing or dismantling of the Television Apparatus
- For which the manufacturer or supplier of the Television Apparatus is responsible
- Liability assumed by the Insured by agreement unless such liability could have attached to the Insured notwithstanding such agreement.

Section VII-Fixed Plate Glass: The Company shall not be liable in respect of:

- Breakage or damage during removal, alterations and/or repairs on or about the insured premises.
- Breakage of lettering unaccompanied by breakage or damage of glass.
- Breakage of or damage to frames or framework of any description unless specifically declared
- Disfiguration or scratching or damage of glass other than fracture extending through the entire thickness of glass.
- Embossed, silvered, lettered, ornamental, curved or any glass whatsoever other than glass which is plain and of ordinary glazing quality, unless the same be separately specified.
- Breakage of glass not completely and securely fixed.
- Loss or damage consequent upon interruption or delay of business or other loss, damage or injury arising from breakage of glass or during replacement thereof.

Section VIII-Baggage: The Company shall not be liable in respect of:

- Damage due to confiscation or detention by Customs or any other public authority.
- Damage not reported to Police within 24 hours of discovery of loss and a report obtained.
- Damage due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise or china, marble, gramophone records and other articles of a brittle or fragile nature unless such loss or damage arises from accident to a vessel, train, vehicle or aircraft by which such property is conveyed.
- Damage caused by moth, mildew, vermin or any process of cleaning, dyeing, repairing or restoring to which the property is subjected.
- Damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included).
- Theft from car except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened.
- Damage whilst being conveyed by any carrier under contract of affreightment.
- Loss or damage of money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metals, precious stones, gold and silver ornaments, travel tickets, cheques and bank drafts.

- Damage or destruction of articles of consumable nature.
- Loose articles such as sticks, straps, umbrellas, sunshades, fans, deck chairs, property in use on a voyage and/or journey or articles or clothes whilst being worn on the person or carried about.
- Damage or destruction caused by or arising from leakage, spilling or exploding of liquids, oils or materials of a like nature or articles of a dangerous or damaging nature.

Section IX -Pedal Cycle:

The Company shall not be liable in respect of loss or damage to the pedal cycle:

- whilst it is being used for hire or reward or outside India.
- caused by over loading, strain or mechanical breakdown to accessories by theft unless the Pedal Cycle is stolen at the same time
- occurring whilst being used for racing.

Section X -Personal Accident:

The Company shall not be liable under this policy for:

- Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by childbirth or from pregnancy or in consequence thereof.
- Compensation under more than one of the foregoing Clauses in respect of the same period of disablement of the Insured Person.
- Any other payment to the same person after a claim under one of the foregoing Clauses (a), (b) or (d) has been admitted and become payable save for payments under medical expenses extension & for carriage of dead body.
- Any payment in case of more than one claim in respect of such Insured Person under the policy during any one period of insurance by which the maximum liability of the Company specified in the Schedule applicable to such Insured Person would exceed the sum payable under the foregoing Clause of this policy to such Insured Person. This would not apply to payments made under medical expenses extension and for carriage of dead body.
- Payment of weekly compensation until the total amount shall have been ascertained and agreed.
- Payment of compensation in respect of death, injury or disablement of the Insured Person
 - a) from intentional self-injury, suicide or attempted suicide,
 - b) whilst under the influence of intoxicating liquor or drugs
 - c) whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying) in any duly licensed standard type of aircraft anywhere in the world,
 - d) directly or indirectly caused by venereal diseases, AIDS or insanity,
 - e) arising or resulting from the Insured Person committing any breach of law with criminal intent

Section XI IA & BI -Legal Liability:

(Sub-section XI A-Towards Employees (domestic Servants) and Sub section XI B-Towards Third Parties:

The Company shall not liable in respect of:

- Any compensation for death of or bodily injury to any member of the Insured's family or damage to property belonging to or in the custody or the control of the Insured or any member of the Insured's family.
- Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
- Accidents, directly or indirectly, caused by, traceable to or arising out of the ownership, possession or the custody by or on behalf of the Insured of animals, vehicles, aircraft, ship, boats or crafts of any kind.

Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can: • Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No.: 7400422200 • Email us at: services@indusindinsurance.com • Communicate with us through our Company Website: https://www.indusindinsurance.com/
Grievance Redressal and Policyholders Protection	If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with 1. Our Grievance Redressal Officer 2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS), 3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or 4. The Consumer Protection Forum or the Court.

Note:

- This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Policy document.

You must read the policy document to know the insurance cover fully. For complete details on the benefits, coverage, terms & conditions and exclusions of this product, visit Our website **<https://www.indusindinsurance.com>** For any legal interpretation, the policy document will hold good.

