

IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN,C1 Distt Centre,Saket,New Delhi- 110017

Jewellers Block Protector Policy Schedule**Cum Tax Invoice****ORIGINAL FOR RECIPIENT**

GST Applicable

Servicing Office:

Office No 4 & 5, 3rd Floor,

Aurangabad Business Center - East,

Plot No D-5/1A, 1B & 1C,

Chikalhana MIDC Aurangabad-431006

State Code: 27, GSTIN: 27AAACI7573H1ZC

General Insurance Services : 997139

Proposer:	Mannalal Pannalal Sethiya	Unique Invoice No.....	: 48037727
Address:	AT JADGAONWALA BUILDING, NR SWAD RESTAURENT OSMANPURA AURANGABAD AURANGABAD (M CORP.) MAHARASHTRA 431003	Policy No.....	: 48037727
State Code/ Place	27 Country Name: India GSTIN: 27AADFM9348Q1ZF	Date of Issuance.....	16/03/2023
of Supply:		Policy effective from 0001 hrs 15/03/2023	
Phone Number:	Agent No. A9000194	To MidNight 14/03/2024	

Coverage Details

S.No	Description	Sum Insured (INR)
1	Stocks at Business Premises	22000000
2	Stock-Insrd/Employee (Sec IBI)	2500000
3	Air Freight (Sec ICI)	0
4	Other Contents	300000
5	Building	0
6	Fixed Glass / Sanitary Fitting	0
7	Personal Accident	0
8	Public Liability	1000000
9	Workmen's Compensation	0
10	Money	4000000
11	Electronic Equipment	0
12	Neon and Illuminated Signs	0

Name of Financial Institution	SARASWAT CO-OP BANK LTD
Risk Location	H NO 3-6-92. KASARI BAZAR, AURANGABAD

Co insurance Details

Co insurance Name	Co insurance Type	Co insurance percentage

Terrorism Premium	0.00
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PREMIUM DETAILS

Jewellery Block Protector (UIN : IRDAN106P0005V01200203)

Attaching to and forming part of Policy Number 48037727

'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

	Taxable Value	CGST	SGST/UTGST	IGST	CESS
Rate		9.00	9.00	0.00	0.00
Amount	₹9200.00	₹828.00	₹828.00	₹0.00	₹0.00
Total Tax		₹1656.0	Total Value		₹10856.0

Whether GST is Payable on Reverse Charge Basis - No

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client / Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML / CFT. In case, if any discrepancy is found in KYC Verification of the Client / Policyholder, it is agreed by the Client / Policyholder to complete / rectify the discrepancy found in the KYC documents / information for the generation of CKYC Number, failing which the policy will be considered ineffective / suspended / cancelled and no claim will be payable under this Insurance Policy.

SECTION : 01A Stocks at Business Premises

Stocks at Business Premises Sum Insured: 22,000,000

Stock of Gold, Silver and Diamond Rs 20000000/-

Cash and Currency notes in counter Rs 2000000/-

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Stock out of Safe after business hours : 4400000/-

Notwithstanding anything stated to contrary it is hereby agreed and declared to extend the coverage of loss of stock due to theft/attempted theft, whilst contained in the insured premises during the business hours by a person who is legally entitled to be present at the premises i.e. customers, shoppers and visitors but excluding insured and person(s) who are representatives of the insured such as agents, employees, partners, workers, cutters, goldsmiths, Angadia s etc.

Insured shall bear an excess of 10% of claim amount or Rs. 25000/- (Rupees Twenty five thousand only) whichever is higher on each and every claim pertaining to shoplifting.

All other terms and conditions remain unaltered.

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Add-on Covers

Earthquake Sum Insured: 22,000,000

Flood , Storm & Tempest Sum Insured: 22,000,000

SECTION : 01B Stock-Insrd/Employee (Sec IBi)

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Property insured whilst in your custody or that of your partners, directors Rs 2500000/-

Sum Insured: 2,500,000

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Furniture Fixture Fittings Rs. 3,00,000/-

Sum Insured: 300,000

Excess :
5% of Claim Amount Subject to minimum of Rs. 10000 on each
and every loss

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Occupation : J003 Jeweller' Premised

Any One Year(AOY) Sum Insured: 1,000,000

Cash and Currency notes in Counter Rs. 2000000

Sum Insured: 2,000,000

-
Money: 5% of the claim amount subject to minimum INR 1000 on
each and every claim

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Cash In Transit Carrying LimitRs. 2000000/-

Sum Insured: 2,000,000

-
Money: 5% of the claim amount subject to minimum INR 1000 on
each and every claim

.....

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

The Coverage mentioned above is not exhaustive. For detailed coverage and exclusions, please refer the policy wordings. Please go through the Policy and in case of any discrepancy, please inform us.

PREAMBLE

This Policy is evidence of the contract between You and Us. The Proposal along with any written statement of Yours for purpose of this Policy forms part of this contract.

This Policy witnesses that in consideration of Your having paid the premium, We will insure Your interests under the Sections specified as operative in the Schedule and will indemnify You in respect of events occurring during the Period of Insurance in the manner and to the extent set forth in the Policy, provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

The Schedule shall form part of this Policy and the term "Policy" whenever used shall be read as including the "Schedule".

Any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning wherever it may appear.

DEFINITION OF WORDS

1. Proposal

It means any signed Proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to Us by You or on Your behalf and You have agreed that this Proposal shall be deemed to be of promissory nature and effect.

2. Policy

It means the Policy Booklet, the Schedule and any applicable Endorsement or memoranda. Your Policy contains the details of the extent of the cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Policy is issued.

3. Schedule

It means the latest Schedule issued by Us as part of Your Policy. It provides details of Sections of Your Policy, which are in force, and the level of cover You have.

A revised Schedule will be sent at each renewal and whenever You request for a change in the cover.

4. Endorsement

It means any alteration made to the Policy which has been agreed to by Us in writing.

5. Sum Insured

It means the monetary amounts shown against any Item or Section of the Policy.

6. We/Ours/Us

It means **THE IFFCO-TOKIO GENERAL INSURANCE COMPANY LTD.**

7. You/Your

It means the persons named as Insured in the Schedule.

8. What is Covered

It means the damages/perils/contingencies which are covered under the Policy and for which We have liability in the event of claim occurrence.

9. What is Not Covered

It means the damages/perils/contingencies which are not covered under the Policy and for which We have no liability in the event of claim occurrence

10. Terrorism

It means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious ideological or similar purpose including the intention to influence any government and/or to put the public or any Section of the public in fear and includes any action taken in controlling, preventing or suppressing any

additional premium.

23. Business

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24. Contribution:

It means essentially our right to call upon other insurers, liable to the same insured person, to share the cost of an indemnity claim on a rateable proportion of Sum Insured.

25. Renewal

It means the terms on which the contract of insurance can be renewed on mutual consent.

26. Dependent child

It means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.

27. Disclosure to information norm:

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

GENERAL CONDITIONS

(These apply to the whole Policy)

1. Reasonable Precaution and Care of Property

You shall take all reasonable precautions for safety and soundness of insured property and prevent the injury, illness, diseases or damage in order to minimise claims. You must comply with manufacturer's recommended actions for inspection and maintenance and shall comply with all statutory requirements or

other regulations and will employ only competent employees. You shall not withdraw or vary the protection and or safeguards as are referred to in the Proposal Form to the detriment of Our interest without Our consent. You shall also supervise that all doors, windows and means of entrance or exit are secured properly outside business hours.

2. Notice

You will give every notice and communication in writing to Our office through which this insurance is effected.

3. Misdescription

This Policy shall be void and all premium paid by You to Us shall be forfeited in the event of misrepresentation, misdescription or concealment non disclosure of any material information.

4. Changes in Circumstances

You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your business and or Your premises, partners, directors or employees which may affect the insurance cover provided e.g. change of address, period of un-occupancy in the insured premises, security arrangements, keys and locking of safe, strong room or premises.

You must also notify Us about any alteration made whereby risk of damage or injury is increased. In case such alteration is made and not accepted by Us in writing, all covers under this Policy shall cease.

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Section 2 Building and Other Contents,

Section 3 Fixed Glass and Sanitary Fittings

Section 6 Money,

Section 7 Electronic Equipment Insurance

Section 8 Neon and Illuminated Signs, Hoarding and Trade Equipment

shall not be reduced by the amount of any Damage but pro-rata premium on the amount of Damage from the date of occurrence of Damage to expiry of Policy

Period shall be payable by You. The additional premium referred herein above shall be deducted from net claim amount payable under the Policy.

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by maintaining in a good and substantial state of repair.

b) occupied by You for sale - purchase activity or providing services but not as manufacturing units, godowns or warehouses.

GENERAL EXCLUSIONS

(What is not covered by the whole Policy)

We will not pay for

1. War Risk:

Any Damage as a consequence of war, invasion, act of foreign enemy, hostilities whether war be declared or not civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection therewith.

2. Confiscation:

Any Damage due to confiscation, requisition or destruction by order of any government, or lawfully constituted authority.

3. Nuclear Risk:

Any Damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from;

- a) ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) the radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.

4. Wear and Tear:

Depreciation and Damage caused by wear and tear or gradual deterioration.

5. Consequential Loss:

Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement.

6. Existing Damage:

Any damage, injury, accident, disease or illness occurring before cover commences.

7. Matching of Items:

The cost of repair or replacement of any undamaged or unbroken Items or part of Item forming part of a set, or other article of uniform nature, colour or design including area of carpet when damage or breakage occurs within a clearly identifiable area or to a specific part and replacement cannot be matched.

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8. Terrorism

Any Damage due to an act of Terrorism.

SECTION 1 STOCK IN TRADE INCLUDING GOODS IN TRUST OR ON COMMISSION**Property Insured**

Stock in trade belonging to You or held by You in trust or commission usual to the conduct of Your business.

Scope

In the event of Damage to Property Insured as specified in the Schedule happening during the currency of the Policy in accordance with WHAT IS COVERED, We will indemnify You against such Damages subject to the limits stated in the Schedule.

Coverage**WHAT IS COVERED**

The ambit of this cover is:

Item A Damage to property insured as stated in the schedule whilst contained in the premises where Your business is carried on by Fire, Explosion/Implosion, Lightning, Aircraft damage, Riot, Strike, Malicious damage, Theft/attempted theft involving violent and forcible entry into or exit from the premises, Robbery, Dacoity and Hold up.

Item B Damage to property insured under i and ii of Item B, Section 1 of the Schedule and carried /conveyed /distributed outside the insured premises for the purpose of Your business by any cause whatsoever except as hereinafter provided under WHAT IS NOT COVERED

Item C Damage to property insured whilst in transit as specified under i, ii, iii of Item C, Section 1 of the Schedule within the Geographical Limit by any cause whatsoever except as herein after provided under WHAT IS NOT COVERED

WHAT IS NOT COVERED

We will not be liable for:

1. Damage to property insured which may be sustained whilst it is being worked upon or from any process of its cleaning, replacing or restoring and directly resulting therefrom.
2. Property missing at stock taking in respect of which no claim has been previously notified unless You prove that Damage occurred due to a peril covered by the Policy.
3. Damage to property insured whilst at any public exhibition whether promoted or financially assisted by any public authority or by trade association or otherwise.
4. Theft or disappearance of property insured from road vehicles of every description owned or hired by You or under Your control or that of Your partners, servants, agents or representatives where such vehicles are unattended.
5. Damage caused by or arising from depreciation, gradual deterioration, wear and tear, moth, vermin and mildews.
6. Damage to any item of glass, crockery, porcelain, chinaware and other articles of brittle or fragile nature unless such Damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed.
7. Damage occasioned by theft, connivance or dishonesty or any attempt thereat where such Damage has been expedited or in anyway sustained or brought about by:
 - a) Any of Your Family members.
 - b) Any servant, person or messenger in Your employment.
 - c) Any customer or broker or angadia(s) or cutters or goldsmith in respect of property hereby insured entrusted to them by You, Your servants or agents.
8. Any Damage following use of key to the safe or any duplicate thereof belonging to You unless such key or duplicate key has been obtained by threat or violence.
9. Damage to the property insured whilst in window display at night or whilst kept out of safe after business hours except as provided in Out Of Safe Limit provision given below.
10. Damage to the property insured whilst being worn or used by You or any principal, director or partner or their Family members relatives or friends or whilst in their custody for this purpose.

Limit Of Liability

persons to them. Such records shall be produced as documentary evidence in support of a claim under the Policy.

d) Jangads/ any other entrustment shall be pre-numbered serially and shall be prepared in duplicate and copies produced as documentary evidence in support of a claim under the Policy.

SPECIAL CONDITIONS

1. Valuation Clause

The basis of valuation for properties insured under this Section shall be Your material purchase cost plus tenpercent thereof towards labour/ making charges. or otherwise mutually agreed current price of stock plus maximum of 10% towards labour/making charges.

2. Average Condition

If the property covered hereby on Your insured premises shall at the time of any Damage by any peril hereby insured under Item A be collectively of greater value than the Sum Insured thereon, You shall be considered as being Your own Insurer for the difference and shall bear a rateable share of Damage accordingly.

ADDITIONAL BENEFITS

1. This Section also covers the cost of opening safes and or strongrooms or changing locks or other necessary remedial works in the event of keys to them being damaged as a result of perils insured under Item A of this Section and we have liability under Item A, Section 1. The maximum liability for tis purpose shall be 2% two percent of the Sum Insured of Item A, Section 1.

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Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

9. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide rockslide.	d.) Defective design or workmanship or use of defective material e.) Demolition, construction, structural alteration or repair of any property or ground work or excavation.
10. Bursting and overflowing of water tank, apparatus and pipes.	12. Damage caused by a.) Repairs or alteration to the insured premises. b.) Repairs, removal or extension of the sprinkler installation.
11. Missile testing operations.	c.) Defects in construction of the insured premises known to You.
12. Leakage from automatic sprinkler installations.	13. Damage caused by Forest Fire. 14. Damages caused to the insured property by pollution or contamination except as covered under Item 14 of WHAT IS COVERED.
13. Bush Fire.	15. Damage caused by theft, attempted theft including larceny by You or any member of Your Family whether as principal or accessory.
14. a.) Pollution or contamination which results from any insured peril mentioned above. b.) Any insured peril mentioned above, which results from pollution or contamination.	16. a.) Damage caused as a result of felling or lopping of trees by You or on Your behalf. b.) Damage caused to gates and fences.
15. Theft or attempted theft involving violent and forcible entry into or exit from the insured premises, robbery and dacoity.	17. Damage to the satellite dish or aerial itself
16. Impact damage by falling trees, telegraph electric poles, pylons or lamppost or any part of them.	19. Damage to any electrical/electronic equipment, machines, apparatus, fixtures, fittings by overrunning, excessive pressure, short-circuiting, arcing, self-heating or leakage of electricity from whatever cause lightning included, provided that this exclusion will apply only to the particular machine, apparatus, fixtures, fittings so affected and not to other machines, apparatus, fixtures, fittings, which may be damaged by fire so set up.
17. Breakage, collapse and or falling of television or radio aerials, external satellite dishes, aerial fittings and masts.	20. Expenses necessarily incurred by You on Architect, Surveyor and Consulting Engineers fees and Debris Removal following Damage to property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
18. Damage resulting from action of civic authorities in attempting to	

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prevent the spread of a fire.

21. Damage to property insured if removed to any building or premises other than in which it is herein stated to be insured.

22. a.) An Excess of 5% of each claim subject to a minimum of Rs.10,000/- (Rupees ten thousand) in respect of each and every loss arising out of Act of God perils such as lightning, storm, tempest, flood, inundation, subsidence, landslide and rockslide, earthquake fire and or shock covered under the Policy.

b.) An Excess of Rs. 10,000/- Rupees ten thousand for each and every Damage arising out of other perils in respect of which You are indemnified by this Policy

SPECIAL PROVISION

a) Claim Settlement:

In the event of Damage to property insured, We will indemnify You by payment or at Our option by repair, replacement or reinstatement. In case of reinstatement or replacement, we shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner subject to limits of Sum Insured. If we so elect to replace or reinstate any property, You shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require and no acts done, or caused to be done by Us with a view to reinstatement or replacement shall be deemed as an election by Us to reinstate or replace.

If in any case, we shall be unable to reinstate or repair the property hereby insured because of any regulation(s) in force affecting the alignment of streets or the construction of buildings or otherwise, We shall in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

b) Basis of Claim Settlement:

In the event of Damage to the property insured by insured perils during the currency of the Policy, We will:

PART A OTHER CONTENTS

Pay the full cost of repair or reinstatement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred. However, if such cost has not been incurred and also in case of Item 3 All Other Contents We will pay amount of Damage less due allowance for wear and tear and depreciation.

PART B BUILDING

Pay the full cost of repair or reinstatement on the same site or upon another site in any manner suitable to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

In case the reinstatement is not carried out or the cost has not been incurred, then We will pay the amount of Damage less due allowance for wear & tear and depreciation.

Applicable to both Parts A & B

It is also provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of Damage or within such period as We may allow.

SPECIAL CONDITION

1. Average - Under-Insurance

The Sum Insured of each Item under this Section is separately subject to Average Under Insurance as detailed below.

foundations of that portion of property Damaged.

2. The additional cost that would have been required to make good the property Damaged to a condition equal to its condition when new, had the necessity to comply with any of Regulations or Bye laws not arisen.

SECTION 3 FIXED GLASS AND SANITARY FITTINGS

WHAT IS COVERED

In the event of accidental breakage to Fixed Glass and Sanitary Fittings in Your Premises, We will pay for the cost of repair or replacement of the damaged items.

We will also pay for:.

WHAT IS NOT COVERED

We will not be liable for

1. An Excess of Rs.500/- Rupees five hundred for each and every claim.
2. Breakage or damage during removal, alteration and repairs in or about the premises
3. Disfiguration or scratching or damage of Glass or Sanitary Fittings other than the

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1. Damage to frame and framework of any description following breakage of Glass. fracture extending through the entire thickness of Glass or Sanitary Fittings.
2. Following breakage of Glass, the cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass under this Section. 4. Breakage of Glass or Sanitary Fittings which are not completely and securely fixed.
3. Accidental Damage to the contents of Your premises caused by breakage of Glass or Sanitary Fittings upto a limit of Rs.5,000/- (Rupees five thousand) during any Policy Period. 5. Any consequential loss except as provided for under Item 3 of coverage.

SPECIAL CONDITION

AVERAGE UNDER INSURANCE

It is a requirement of this Section of the Policy that the Sum Insured of each item in the Section shall be equal to cost of replacement of the insured property on the date of replacement by new one of the same kind. If the Sum Insured is less than the Replacement Value of the property, then You shall be considered Your own Insurer for the difference between Sum Insured and cost of replacement and shall bear a rateable proportion of the Damage. Each item, if more than one, shall be separately subject to this condition.

SECTION 4 PERSONAL ACCIDENT

DEFINITIONS

1. Insured Person

It means You, Your partners, directors or Your employees aged between 18 eighteen years and 70 seventy years permanently working with You and named in the Schedule relating to this Section.

2. Injury

It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

3. Accident

It means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

4. Medical Practitioner

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

5. Notification of Claim

It means the process of notifying a claim to us by specifying the timelines as well as the address / telephone number to which it should be notified.

6. Loss of Limbs

It shall mean physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.

It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

3. Accident

It means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

4. Medical Practitioner

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

5. Notification of Claim

It means the process of notifying a claim to us by specifying the timelines as well as the address / telephone number to which it should be notified.

6. Loss of Limbs

It shall mean physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.

7. Physical Separation

It shall mean separation of the hand at or above the wrist and/or of the foot at or above the ankle respectively.

8. Permanent Total Disablement

The bodily injury which as its direct consequence immediately or in foreseeable future will prevent the Insured Person from engaging in any kind of occupation, profession or business for which the Insured Person is reasonably qualified by education, training or experience.

9. Temporary Total Disablement

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of occupation or any employment whatsoever for a

period not exceeding 104 one hundred and four weeks from the date of injury to the time when the Insured Person is fit enough to resume duty or engage in any kind of occupation, as certified by a Medical Practitioner.

WHAT IS COVERED

If following bodily injury which solely and directly causes Insured Person's death or disablement within 12 months of injury as stated in Table of Benefits, We shall pay to You or to Insured Person's legal representative the sum or sums hereinafter set forth in Table of Benefits.

WHAT IS NOT COVERED

We will not be liable for

1. Compensation under more than one of the benefits mentioned in the Table of Benefits in respect of the same period of disablement.
2. Any other payment after a claim under any of the benefits under Items 1,2,3 or 4 in the Table of Benefits has been admitted and becomes payable.
3. Any payment in case of more than one claim under this Section during any one Policy Period by which Our liability in that period would exceed the sum payable under Benefit 1 of this Section.
4. Payment of compensation in respect of death or injury as a direct consequence of
 - a.) Committing or attempting suicide or intentional self injury
 - b.) Being under influence of intoxicating liquor or drugs
 - c.) Engaging in aviation other than travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world.
 - d.) Pregnancy or childbirth.
 - e.) Venereal disease or insanity.
 - f.) Contracting any illness directly or indirectly arising from or attributable to HIV and or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS.
 - g.) Committing any breach of law with criminal intent.

TABLE OF BENEFITS

% OF CAPITAL SUM INSURED

1. 1. Death	100
2. a.) Loss of sight (both eyes)	100
b.) Loss of two limbs	100
c.) Loss of one limb and one eye	100
3. a.) Loss of an arm	
i) At the shoulder joint	70
ii) At a point above elbow joint	65
iii) At a point below elbow joint	60
iv) At the wrist	55
b.) Loss of a leg	
i) Above the centre of the femur	70
ii) Upto a point below the femur	65
iii) Upto a point below the knee	60
iv) Upto the centre of tibia	55
v) At the ankle	50
c.) Loss of sight of one eye	50
2. Permanent total and absolute disablement	100
3. a.) i) Loss of toes-all	20
ii.) Great-both phalanges	5

iii.) Great-one phalanx	2
iv.) Other than great, if more than one toe lost-each	1
b.) I.) Loss of hearing â€" both ears	50
ii.) Loss of hearing â€" one ear	15
c.) Loss of speech	50
d.) Loss of four fingers and thumb of one hand	40
e.) Loss of four fingers	35
f.) Loss of thumb	25
i.) Both phalanges	10
ii.) One phalanx	10
g.) Loss of index finger	8
i.) Three phalanges	4
ii.) Two phalanges	6
iii.) One phalanx	4
h.) Loss of middle finger	2
i.) Three phalanges	5
ii.) Two phalanges	4
iii.) One phalanx	2
i.) Loss of ring finger	4
i.) Three phalanges	3
ii.) Two phalanges	2
iii.) One phalanx	3
j.) Loss of little finger	2
i.) Three phalanges	5
ii.) Two phalanges	3
iii.) One phalanx	10
k.) Loss of metacarpals	5
i.) First or second (additional)	10
ii.) Third, fourth or fifth (additional)	5
l.) Loss of toe	7.5
i.) Big toe	
ii.) Some other toe	
m.) Sense of smell	
n.) Sense of taste	
o.) i.) Fracture of any bone above ankle in either leg with established and permanent non union	
ii.) Fracture of one or more bones above wrist with established and permanent non union	
p.) Shortening of the leg by 5 cm or more	
p.) Loss of at least 50% of all sound and natural teeth, including capped or eroded teeth	2 % as assessed by Doctor

4. Education Fund

In the event of death or permanent total disablement (i.e. Items 1 to 4 of Table of Benefits) of Insured Person following Accident for which liability is admitted by Us, We will pay compensation towards Education Fund for dependent children as below

a) For one child upto the age of 23 yrs.

-10% (ten percent) of C.S.I subject to a maximum of Rs. 5000/- (Rupees five thousand), in addition to C.S.I.

b) For more than one children upto the age of 23 yrs.

-10% (ten percent) of C.S.I subject to a maximum of Rs. 10000/- (Rupees ten thousand), in addition C.S.I.

5. Loss of Employment

In the event of loss of limbs or permanent total disablement i.e. Items 2 to 4 of Table of Benefits of Insured Person following Accident for which liability is admitted by Us, We will pay compensation for loss of his/her employment.

- 10% (ten percent) of C.S.I. subject to a maximum of Rs.15,000/- (Rupees fifteen thousand), in addition to C.S.I.

6. If the Insured Person is entitled to compensation for a permanent total disablement benefit under this Section i.e. Items 2 to 4 of Table of Benefits, then We will pay upto 10% of the C.S.I. or Rs.50,000/- Rupees fifty thousand whichever is lower, in addition to C.S.I. for the following:

a. The costs incurred by Insured Person to undergo a rehabilitation programme to adjust to Injuries sustained

b. Any costs incurred for the modification of his house or car that is required as a result of the Injuries sustained

Provided that the Insured Person obtains Our consent before undertaking any rehabilitation programme or carrying out any modification in his house or car.

Note: C.S.I means Capital Sum Insured

SECTION 5 LIABILITY

DEFINITIONS

1. Accidental Injury

It means the bodily injury, illness or diseases including death of or to any person as a result of Accident.

6. Pollution

It means pollution or contamination of the atmosphere or of any water, land or other tangible property.

7. Limit of Indemnity

It means the total monetary amount of Our liability for one event/accident and all events accidents during the Policy Period. Our total liability to pay compensation, claimant's cost, fees and expenses, defence costs shall not exceed Limit of Liability Sum Insured opted by You under this Section.

8. Retroactive Date

It means the date when the risk is originally incepted under a claims made Policy and thereafter renewed without break in the period of cover.

9. Defence Cost

It means all costs, fees and expenses incurred with Our prior consent in the investigation, defence or settlement of any claim made against You or any Insured Person and the cost of representation at any inquest, enquiry or any other proceedings in respect of matters which have a direct reference to any claim made or which might be made against You or any Insured Person provided such claims are subject to indemnity by the Policy whether liability attaches or not.

PART A PUBLIC LIABILITY

WHAT IS COVERED

We will indemnify You against all sums which the Insured Person shall become legally liable to pay as compensation for

1. Accidental injury to any person other than any Insured Person or his/her Family member.
2. Accidental Damage to property belonging to any person other than any Insured Person or his/her Family member.

Provided that the accident has taken place in connection with Your Business during the Period of Insurance for which the Insured Person is held responsible and the claim is lodged on the Insured Person during the Policy Period.

WHAT IS NOT COVERED

We will not be liable for:

- 1 0.25% quarter per cent) of limit of liability subject to a minimum of Rs. 1,000/- Rupees one thousand for any one accident.
- 2 Injury or Damage to property caused by products except while remaining in Your custody or control other than food or beverages sold or supplied by You or on Your behalf to employees or visitors for consumption on Your premises.
- 3 Accidents directly or indirectly caused by traceable to or arising out of the ownership possession or the custody by You or on Your behalf of animals, vehicles, aircraft, ships, boats or craft of any kind.
- 4 a) Any compensation for death of or bodily injury to Insured Person or Your contractor's employee or Damage to property belonging to or in the custody, care

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'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to
Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

5. Liability arising out of loss of financial nature such as loss of goodwill, loss of market etc.
6. Liability arising out of all personal injuries such as libel, slander and defamation.
7. Any damage and/or injury originating before the Retroactive Date mentioned in the Schedule.

SECTION 6 MONEY

DEFINITION

i) Money shall mean and include cash, bank drafts, bank and currency notes, current coins, cheques, postal orders, money orders and current postage stamps.

ii) Bank shall mean and include bank of every description, post office, government treasury.

iii) Business Hours shall mean the period during which You or Your partners, directors or any employee authorised to handle the Money of Your business are on the premises for the purpose of the business.

iv) Authorised Representative shall include Your employees, partners and directors, employees of Your sister concerns operating from the same premises or employees of any other concern who is engaged in the work of carrying Your Money through a specific Contract or Agreement executed by You.

WHAT IS COVERED

In the event of loss of Money relating to Your business happening during the currency of the Policy in accordance with Circumstance(s) or Situation(s) described below, We will indemnify You against such loss subject to limits stated in the Schedule.

Circumstance(s) or Situation(s):

1. Loss of Money due to accident or misfortune whilst in direct transit in connection with Your business from or to insured premises provided that such Money is in personal custody of You or Your Authorised Representatives.
2. Loss of Money due to accident or misfortune whilst in direct transit in connection with Your business between any collection/payment centre and Bank provided such Money is in personal custody of You or Your Authorised Representatives.
3. Loss of Money due to fire, explosion/implosion, lightning, aircraft damage, riot, strike, malicious damage, house breaking, burglary, robbery, dacoity and hold-up whilst in insured premises during business hours.
4. Loss of Money due to fire, explosion/implosion, lightning, aircraft damage, riot, strike, malicious damage; house breaking, burglary, robbery, dacoity and hold-up whilst in locked safe or strongroom or locked steel almirah inside the insured premises outside business hours.

WHAT IS NOT COVERED

We will not be liable for

1. Shortage of Money due to error or omission.
2. Loss of Money entrusted to any person other than You, Your partners, directors or Your Authorised Representatives.
3. Loss arising from fraud or dishonesty of Your employee or Authorised Representative unless such loss is discovered within 48 hours of its occurrence.
4. Loss of Money extracted from safe, strong room, almirah or cash box following the use of key to the said safe or strongroom, unless such key has been obtained by assault or violence or threat thereof.
5. Loss of Money insured by any other Policy except in respect of any excess beyond the amount which would have been payable under such Policy or Policies had this insurance not been affected.
6. Theft from any unattended vehicle except from car of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened.
7. Loss of Money in transit outside the limits of the city/town where the insured premises are located.

SPECIAL CONDITIONS

1. You shall keep a complete account of Money contained in safe, strong room or steel almirah under lock and key on daily basis. This complete account shall be

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'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to
Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

percentage to cover overhead charges

- iii.) The cost of any provisional repair will be borne by Us if such repairs constitute part of the final repairs and do not increase the total repair expense.
- iv.) We will make payments only after being satisfied with necessary bills and documents that the repairs have been effected or replacement have taken place as the case may be.
- v.) Value of salvage is to be taken into account for both Repair Basis and Total Loss Basis, in case of replacement of parts or Items.

b.) Total Loss Basis: - In Total Loss Basis settlement, the following points will be taken into account while settling the claim.

- i.) Market Value of item to be calculated by deducting proper depreciation from the Replacement Value of item as new of same kind, type and capacity.
- ii.) We may not insist for bills and documents in case You are unable to replace the Damaged equipment for any reason.

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'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to
Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

iii.) If the insured Items subject to total loss become obsolete, then all cost necessary to replace the Damaged item with a follow up model (similar type) of similar structure and configuration (of similar quality) i.e. low, average or high capacity will be reimbursed

SPECIAL CONDITIONS

1. AVERAGE (UNDER-INSURANCE)

If at the time of Damage, the Sum Insured is less than the amount required to be insured as described above, then We will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every item, if more than one, shall be subject to this condition separately.

2. After giving Notice to Us as described under General Condition No. 5 , You may carry out the repair or replacement of any minor Damage not exceeding Rs. 2,500/- (Rupees two thousand and five hundred) provided that carrying out of such repairs is without prejudice to any question of Our liability and that any Damaged part requiring replacement is kept for inspection by Us.

- iii) mechanical or electrical breakdown or failure.
- iv) gradual deterioration, market depreciation, improper maintenance.
- e) to electrical equipment by its short circuiting or overrunning .
- f) due to theft from any unattended vehicle except from car of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened.
- g) whilst being conveyed by any carrier under contract of affreightment.
- h) cost of remaking any film, disc, tape or the value of any information contained on it.

SPECIAL PROVISIONS

1. Basis of Claim Settlement:

In the event of Damage to property insured, We will pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided such cost has been incurred, otherwise a deduction will be made for wear and tear and depreciation.

2. Average (Under-Insurance)

If the property insured at the commencement of Damage by any insured peril be of greater Reinstatement Value than the Sum Insured, then You shall be considered as being Your own Insurer for the difference and shall bear a rateable proportion of the Damage accordingly. Each item, if more than one, is subject to this condition.

3. Sum Insured

It is a requirement under this Sub-Section that the Sum Insured shall be equal to the cost of replacement of the insured item by a new one of the same kind, type and capacity including custom duties, dues and freight and also cost of dismantling/erection as applicable.

In witness whereof, the undersigned being duly authorized has here unto set his/her hand on this policy on Date 15/03/2023 at gurgaon.

Service Tax No : AAACI7573HST001

Corporate Identity No (CIN) U74899DL2000PLC107621

Policy Issuing Office: Delhi

Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi