

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:	MAHAVIR JEWELLERS			Unique Invoice No.....	: 48040011
Address:	P. NO. 209/ 2010 MAIN ROAD, LASUR STATION AT. GANGAPUR, DIST. AURANGABAD LASURGAON MAHARASHTRA 423702			Policy No.....	: 48040011
State Code/ Place of Supply:	27	Country Name: India	GSTIN: 27AFZPC2204C1ZS	Date of Issuance.....	26/07/2023
Phone Number:		Agent No. A9000194		Policy effective from 0001 hrs 26/07/2023	
				To MidNight 25/07/2024	

Coverage Details

S.No	Description	Sum Insured (INR)
1	Stocks at Business Premises	45000000
2	Stock-Insrd/Employee (Sec IBI)	300000
3	Air Freight (Sec ICI)	2500000
4	Other Contents	500000
5	Building	0
6	Fixed Glass / Sanitary Fitting	0
7	Personal Accident	0
8	Public Liability	500000
9	Workmen's Compensation	0
10	Money	7000000
11	Electronic Equipment	0
12	Neon and Illuminated Signs	0

Name of Financial Institution	THE VAIJAPUR MERCHANT'S CO-OP BANK LTD
Risk Location	PLOT NO 209/2010, MAIN ROAD, LASUR STATION AT GANGAPUR, DIST AURAGABAD 423702

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 48040011

'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	₹41182.00	₹3706.38	₹3706.38	₹0.00	₹0.00
Total Tax		₹7412.76	Total Value		₹48594.76

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: 45,000,000

Stock of Gold : Rs. 4,00,00,000/-

Stock of Silver : Rs. 50,00,000/-

Add Ons/Extensions Shoplifting - Upto Rs 20 lacs

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PROPERTY INSURED ON PREMISES WITH SAFETY PARAMETERS i.e.

STRONG ROOM + SAFE + CCTV CAMERA INSTALLED IN ALL THE

PREMISES. (With Vaulting Warranty i.e. Warranted that Property & Cash & Currency Notes whilst at the Premises specified in the Schedule shall be secured in locked safe at all the time Out of Business Hours)

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.

Warranties for shoplifting extension.

1. Warranted a compulsory installation of a CCTV camera in the insured premises with compulsory coverage and video recording of business activities on daily basis
2. Warranted a daily physical stock taking of the goods.

Rest all terms as per standard policy wording of JBP.

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.....
Add-on Covers

Earthquake Sum Insured: 45,000,000
.....

Flood , Storm & Tempest Sum Insured: 45,000,000
.....

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

Custody-Insured, Employees etc Rs 300000 Sum Insured: 300,000
.....

Angadia Rs. 25,00,000/- Sum Insured: 2,500,000
.....

Business Furniture, Elec Inst Rs. 5,00,000/- Sum Insured: 500,000
.....

Occupation : J003 Jeweller' Premised

Any One Year(AOY) Sum Insured: 500,000
.....

Money in direct transit from or to the premises Rs. Sum Insured: 2,000,000
20,00,000/- (20 Lakhs)
.....

Money in direct transit between collection/payment centre Sum Insured: 2,000,000
and Bank Rs. 20,00,000/- (20 Lakhs)
.....

Money in premises (Busn Hours) Sum Insured: 1,000,000

Money in premises during business hours Rs. 10,00,000/-
(10 Lakhs)
.....

Money in locked safe, strongroom, steel almirah or standard Sum Insured: 2,000,000
cash box outside business hours Rs. 10,00,000/- (10 Lakhs)
.....

Risk Location Address :

PLOT NO 209/2010, MAIN ROAD, LASUR STATION

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AT GANGAPUR, DIST AURAGABAD 423702

Stock of Gold : Rs 4,00,00,000/-

Stock of Silver : Rs. 50,00,000/-

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.

Your Policy is based on information which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Policy.

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.

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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.

5. Claim Procedure and Requirements:

An event, which might become a claim under the Policy must be reported to Us as soon as possible. A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim alongwith supporting documentation estimates of the actual value of such article lost and the amount of damage , vouchers, invoices, proof, investigation report and the like prepared at Your expense along with particulars of other insurances covering the same risk must be delivered to Us within 15 days of date of Damage.

The Police must be informed of any theft, attempted theft or damage caused by rioters, malicious persons or vandals or of any other criminal act. You shall also take practicable steps to apprehend the guilty person and recover the property lost.

If any person is claiming against You or Your partner, directors or employees, every letter, claim, writ, summon, process information or any verbal notice of claim shall be forwarded to Us without delay. You or any person on Your behalf must not attempt to negotiate any claim nor admit or repudiate any claim without Our consent. You shall give all possible assistance to enable Us to settle or resist any claim or to institute proceedings.

In the event of a claim under Personal Accident Section, You or Your personal representative must give immediate written notice, in any case within 14 fourteen days of occurrence of injury/death. All certificates, information and evidences from a medical attendant or otherwise required by Us shall be furnished by You or Your personal representative assignee in the manner and form as We may prescribe. In such claims, the insured person will allow Our medical representative to carry out examination if and when We may reasonably require.

6. Claim Control

I. We are entitled to:-

a) Enter any building where Damage has occurred and take possession of the building or any property of the building and deal with salvage, but this does not mean

e) Take proceedings at Our own expenses and for Our own benefit but in Your name or name of any other person who is claiming or has received benefit, to recover any payment made or due under this Policy.

II. No admission, offer, payment or indemnity shall be made or given by You or on Your behalf without Our written consent.

28. Pair or Set Clause

In the event of Damage to any article forming part of a pair or set, We shall pay the value of the particular part or parts without reference to any special value of the part or parts forming part of a pair or set, but in any event Our liability shall not exceed the proportionate part of the Sum Insured in respect of the pair or set.

29. Discovery Clause

We will not be liable to make any payment under this Policy in respect of any Damage if discovery thereof be not made within 60 days of the same.

30. Fraud

If a claim is fraudulent in any respect with or without Your knowledge, all benefits and rights under the Policy shall be forfeited.

31. Contribution Clause

If, when any claim arises, there is any other insurance covering the same matter property, interest, liability, cost, We will pay only a rateable proportion of the claim. This condition does not apply to Personal Accident, Section 4.

32. Cancellation

We may cancel this Policy by sending 14 days notice in writing by Regd.A.D. to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the unexpired period of this Policy from the date of cancellation, which We are liable to repay on demand.

You may cancel this Policy by sending 14 days written Notice to Us. We will then allow a refund after retaining the premium based on the following Short Period Table.

Period of cover upto	Refund of Annual Premium Rate (%)
1 Month	75%
3 Months	50%
6 Months	25%
Exceeding Six Months	Nil

The refund of premium is subject to the condition that no claim has been preferred on Us under the Policy.

33. Arbitration:

If any dispute or difference shall arise as to the quantum to be paid under the policy liability being otherwise admitted such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30

thirty days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitration and conciliation act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if we have disputed or not accepted liability under or in respect of this policy. It is understood, however, that the insured shall have the right at all times during currency of the policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance.

34. Disclaimer Clause

If we shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a Court of Law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

35. Reinstatement of Sum Insured:

The Sum's Insured Limit under

Section 1 Stocks in Trade including Goods on Trust or Commission,

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.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of Damage in case You immediately on occurrence of the Damage exercise Your option not to reinstate the Sum Insured as above

36. Interest Penalty Clause

No sum payable under this Policy shall carry any interest/penalty.

37. Geographical Limit

The Geographical Limit of this Policy will be India. The provisions of this Policy shall be governed by the law of India for the time being in force. The parties hereto unconditionally subject to the jurisdiction of the Courts in India.

38. Free Lookup Period:

You will be allowed a period of at least 15 fifteen days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

If you have not made any claim during the free look period, then you shall be entitled to :

I. A refund of the premium paid less any expenses incurred by us

II. Where the risk has already commenced and the option of return of the policy is exercised by you, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by us

III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by us on medical examination of the insured persons and the stamp duty charges.

39. Grievance or Complaint: You may register a grievance or complaint by visiting our website www.itgi.co.in you may also contact the branches from where you have bought the policy or grievance officer who can be reached at our corporate office.

40. Withdrawal & Alteration of Policy Conditions: The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be

duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation.

A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to terms & conditions.

41. Sum Insured Enhancement only applicable to personal accident section : In case of increase in Capital Sum Insured more than 10% ten percent of last year capital Sum Insured at the time of renewal, subject to underwriters discretion.

42. Payment of premium: The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

43. Protection of Policy Holder's Interest: in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30 thirty days of receipt of all relevant documents and investigation assessment report if required. In case the claim is admitted, the claim proceeds shall be paid within 7 seven days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% two percent above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

WARRANTIES

(These apply to the whole Policy)

It is warranted:

1. That Our liability in respect of any Item specified in the Schedule including any additional costs and expenses payable in connection with that Item unless specifically expressed as being payable in addition to the Sum Insured shall not exceed the Sum Insured set against such Item or in the whole the total Sum Insured or such other sum as may be substituted for it by Endorsement signed by Us on Our behalf.
2. That whenever Your premises are closed to business or left unattended, all doors and windows shall be properly secured and all keys for main doors of offices shall be removed from the premises. Further, the keys of safe would be securely kept in a place other than where the safe is located. It is provided that breach of this Warranty shall not be a bar to any claim for loss or damage caused other than by theft, burglary etc.
3. That the buildings containing Your premises are:
 - a) maintained 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:

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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.

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

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.

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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.

SECTION 2 BUILDING AND OTHER CONTENTS

PART A OTHER CONTENTS.

Property Insured

Item 1: Business and Office Furniture:

Business and trade furniture, fixtures, fittings including electrical installations, safes of insured premises, office machinery and electrical & mechanical appliances, tools and instruments for business, electronic equipments if not covered under Section 7 belonging to You or for which You are responsible.

Item 2: Interior Decoration

Interior decorations, improvements, landlord's fixtures and fittings, shop fronts and that portion of the structure of the Building for which You are responsible as tenant.

Item 3: All Other Contents:

All other contents belonging to You or for which You are responsible which includes:

- a) Patterns, models, moulds, designs, plans, deeds, printed books and unused stationary, business records, manuscripts, business books but only for the cost of materials and clerical labour expended in reproducing such records and not for value to You of the information contained therein.
- b) Computer system records for the cost of material and of clerical labour and computer time expended in reproducing such records but not for the value to You of the information contained therein.
- c) Telephone, gas and electric meters.
- d) So as they are not otherwise insured, Your partners, directors, employees, customers or visitors personal effects of every description other than motor vehicles,

8. Impact Damage by any rail/road vehicle or animal by direct contact.

9. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide rockslide.

10. Bursting and overflowing of water tank, apparatus and pipes.

b.) Settlement or movement of made up ground.

c.) Coastal or river erosion.

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.

12. Damage caused by

a.) Repairs or alteration to the insured premises.

b.) Repairs, removal or extension of the sprinkler installation.

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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.

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.

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.

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 " both ears	50
ii.) Loss of hearing " 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
q.) Any other permanent partial disablement	1% of C.S.I or Rs. 5000/- (Rupees five thousand) per week whichever is lower.
6. Temporary total disablement	
ADDITIONAL BENEFITS	

COVER	BENEFIT
1. In the event of death of Insured Person outside his her Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	2% of Capital Sum Insured or Rs.2,500/- (Rupees two thousand and five hundred) whichever is lower, in addition to C.S.I.
2. Cost of clothing of Insured Person Damaged in the Accident for which liability is admitted by Us.	Rs. 1000/- (Rupees one thousand) or actual expenses whichever is lower, in addition to C.S.I.
3. Ambulance charges for transportation of Insured Person to hospital following Accident for which liability is admitted by Us.	Rs. 1000/- (Rupees one thousand) or actual expenses whichever is lower, in addition to C.S.I.
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	C.S.I.
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.
	-10% (ten percent) of C.S.I subject to a maximum of Rs. 10000/- (Rupees ten thousand)

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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'

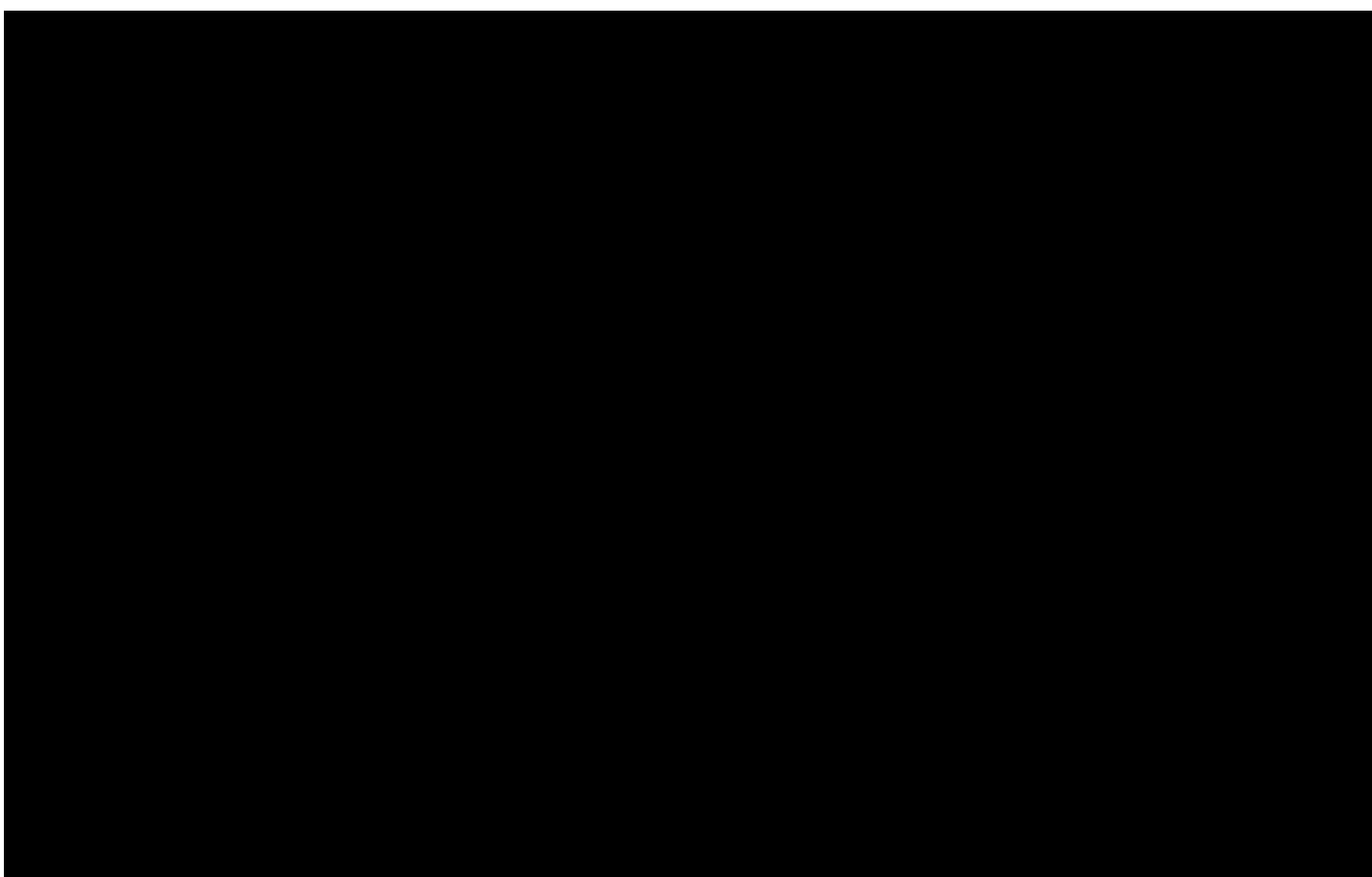
7. Limit of Indemnity

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

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We will pay in respect of Your liability towards:

- a) Compensation payable of to third parties
- b) Third party legal costs awarded by the Court
- c) Your Defence Costs.

and control of Insured Person or Your contractors employees.

b) Damage to property owned, leased and hired or under hire-purchase or on loan to You or otherwise in Your control, care and custody, other than the premises or contents thereof temporarily occupied by You for work therein but no indemnity is granted for Damage to that part of the property on which You are working and which arises out of such work.

5 Accidents arising out of transportation of materials outside Your premises.

6 Accidents arising out of alteration, addition, repairs or decoration to the premises specified in the Schedule.

7 Any claim arising out of infringement of plans, copyright, patents, trade marks and registered design.

8 Any claim arising from or in connection with:

- a) The giving of advice by or on Your behalf.
- b) The designs, plans, formula or specification of products or work for a fee.

ADDITIONAL BENEFITS

The Public Liability Section of the Policy also covers upto 20% twenty percent of the limits of liability within overall liability i.e. Sum Insured under the Section) arising out of any accusation of shoplifting, theft, dishonesty or improper conduct by any visitor in Your insured premises resulting in their wrongful detention, false or malicious prosecution or false imprisonment.

PART B WORKMENâ€™S COMPENSATION

WHAT IS COVERED

If You are liable at law for:

Accidental injury to any employee mentioned in the Schedule relating to this Sub-Section happening during the Policy Period arising out of and in the course of employment with You in respect of Your business mentioned in the Schedule under the Fatal Accident Act 1855, Workmens Compensation Act 1923 or any amendment thereto or under Common Law.

We will pay for -

1. Damages or compensation legally payable by You to the employees for their accidental injury or death.
2. Their legal costs to the extent awarded by the Court.
3. Your Defence Costs..

WHAT IS NOT COVERED

We will not be liable for

1. Any interest and or penalty imposed on You on account of failure to comply with requirements laid down under Workmenâ€™s Compensation Act 1923 and subsequent amendments of the said Act.
2. Liability in respect of any employee who is not a Workman within the meaning of the Workmens Compensation Act.
3. Any liability assumed by You through a contract or agreement unless such liability would have attached notwithstanding such agreement.

GENERAL EXCEPTIONS**Applicable to Part A and B**

We will not be liable for

1. Any fine, penalty or liquidated damages.
2. Any liability assumed by You under an Agreement unless such liability would have attached to You notwithstanding such Agreement.
3. Damage to property or any consequential loss as a result of such damage to property.
 - a) owned by or hired by You or any Insured Person
 - b) held in trust by You or any Insured Person, other than visitorâ€™s personal effects.
4. Any sum awarded by way of punitive or exemplary damages.
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.

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

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Equipment manufacturer, dealer or that of a reputed repairer.

10. Any cost required for alteration, improvement or overhaul or for making drawings, patterns and core boxes.

WARRANTIES

It is warranted that a Maintenance Agreement for the Electronic Equipment installations from its manufacturers or a Company or concern approved by the manufacturers shall be kept in force throughout the currency of insurance under this Section of the Policy and no variation in the term of Agreement shall be made without Our written consent. For the purpose of this Warranty, Maintenance Agreement shall mean an Agreement which provides for:

- i) Maintenance services of the Electronic Equipment installations including preventive treatment or adjustment of mechanical or moving parts, safety checks and
- ii) Rectification of damage or faults arising from any cause during normal operation as well as from ageing.

Provided that this Warranty shall not apply if the additional premium as required by Us is paid by You for deletion of this Warranty or there is competent in-house maintenance facility for all equipments covered under this Section. The Warranty is also not applicable for Personal Computers with Sum Insured upto Rs.100,000/- (Rupees one lakh)

SPECIAL PROVISIONS

1. SUM INSURED

It is a requirement under this Section of the Policy that the Sum Insured shall be equal to cost of replacement of Electronic Equipment as new of same kind, type and capacity including freight, dues and custom duties and also cost of dismantling and re-erection. It shall include the value of system software also.

2. BASIS OF CLAIM SETTLEMENT

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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.

Further Our liability under this Section of the Policy in respect of any item sustaining Damage shall cease if the said item is kept in operation after a claim without being repaired to Our satisfaction or if temporary repairs are carried out without Our consent.

SECTION 8

NEON AND ILLUMINATED SIGN, HOARDINGS AND TRADE EQUIPMENTS (ALL RISK)

Property Insured

Item-1: Neon and Illuminated Signs.

Item-2: Hoardings.

Item-3: Other Trade Equipments as specified in the Schedule.

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belonging to You or for which You are responsible in connection with Your business.

WHAT IS COVERED

We will indemnify You against Damage by any cause not otherwise excluded hereafter to the property insured whilst on the premises for Items (1) and (2) and anywhere within the Geographical Limits specified under the Policy for Item (3).

WHAT IS NOT COVERED

We will not be liable for:

- 1) a) First Rs. 1,000/- (Rupees one thousand) or 5% (five per cent) of the claim amount whichever is higher in respect of Damage to Hoarding.
- b) First Rs. 500/- (Rupees five hundred) or 5% (five per cent) of the claim amount whichever is higher in respect of Damage to Neon and Illuminated Signs and Other Trade Equipments insured.
- 2) Damage:
 - a) to property insured caused by its undergoing any heating process or any process involving the application of heat.
 - b) due to theft or attempted theft by or in connivance with You or Your Family or employee.
 - c) due to any person obtaining the property by deception.
 - d) caused by or arising from
 - i) moth, insect, mildew, vermin, fungus, wear & tear, depreciation or any gradually operating cause.
 - ii) any process of dyeing, cleaning, washing, repairing or restoring to which the property is subjected.
 - 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 hereunto set his/her hand on this policy on Date 26/07/2023 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

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