

Digit Flexi Griha Raksha Policy**Endorsement and Clauses**

Below mentioned are the endorsements and clauses available under Digit Flexi Griha Raksha Policy. The endorsements /clauses applicable to Your Policy are mentioned in Your Policy Schedule/Certificate of Insurance.

S.no.	Name of Add on	UIN
1	Additional Living Expenses	IRDAN158RP0012V01202223/A0012V01202324
2	Tenant Liability Insurance	IRDAN158RP0012V01202223/A0013V01202324
3	Accidental Damage	IRDAN158RP0012V01202223/A0014V01202324
4	Minor Acquisitions	IRDAN158RP0012V01202223/A0015V01202324
5	Incidental Costs	IRDAN158RP0012V01202223/A0016V01202324
6	Fire Extinguishing/Fighting Expenses and Sprinkler up grading costs	IRDAN158RP0012V01202223/A0017V01202324
7	Involuntary Betterment	IRDAN158RP0012V01202223/A0018V01202324
8	Multiple Insured Clause	IRDAN158RP0012V01202223/A0019V01202324

1. Additional Living Expenses

If You opted for this add on cover in consideration of payment of additional premium and notwithstanding anything to the contrary in this policy or in any of its conditions and warranties, it is hereby agreed and declared that, following the operation of an insured peril resulting in an admissible loss, the insurance under this Policy shall reimburse for additional living expenses incurred by the Insured if his/her home building is deemed uninhabitable as a result of a covered peril.

For this cover, additional living expenses should include following:

- I. Boarding and Lodging cost
- II. Storage/procurement costs for household items
- III. Movers and Packers cost to alternate accommodation

The Limit of Indemnity under this cover shall not exceed the amount stated in the Policy Schedule / Certificate of Insurance for the period of Insurance.

2. Tenant Liability Insurance

If You opted for this add on cover in consideration of payment of additional premium, it is hereby understood and agreed, subject otherwise to the terms, conditions, warranties and exclusions of the Policy and endorsed hereon, the indemnity provided by this insurance extends to include all sums for which the Insured having insurable interest derived out of the terms of the lease agreement shall become legally liable to pay following upon damage to Home Building occupied by the Insured or surrounding third party property, consequent upon the Insured's occupation of any premises or Home building as a tenant.

Provided that: -

- I. There shall be no liability on behalf of The Company following any Home Building or portion of Home Building or premises being sub-let by the Insured insofar as such Home Building is concerned.
- II. The Insured shall not breach any contractual agreement or obligation between any landlord or any other tenant of the premises or Home Building as such breach may have any bearing on the interests of The Company.
- III. Claim under this add-on will not exceed the Sum Insured as mentioned on Policy Schedule/Certificate of Insurance.

In the event of any Landlord to the Insured having effected insurance on behalf of the Insured as tenant; or the Insured as tenant being entitled to indemnity or compensation from any other source then the provision of such compensation shall be combined with such insurance and shall be considered to be the 'initial indemnity' and any amount having been paid for by such combined 'initial indemnity' shall be deducted from the indemnity provided for by this Policy. If such an amount of 'initial indemnity' shall exceed the limit of indemnity as provided by this Policy, then there shall be no payment of indemnity in terms of this clause.

The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

3. Accidental Damage Cover

If You opted for this add on cover in consideration of payment of additional premium, this policy is extended to cover direct physical loss or damage to the Home Building and Home Contents described in the Policy Schedule / Certificate of Insurance whilst situated in the insured premises due to accident from any fortuitous cause including accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system and rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights; subject to the terms, conditions, warranties and exclusions herein.

The Limit of Indemnity under this policy shall not exceed the amount stated in the Policy Schedule / Certificate of Insurance for the period of Insurance. The below will be applicable to this coverage in addition to the policy standard exclusions:

- I. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy Schedule / Certificate of Insurance.
- II. Loss, destruction or damage to the insured Home Building caused by change of temperature.
- III. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- IV. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, object made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant etc.) felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating or metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood and inundation.
- V. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
- VI. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
- VII. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured Home Building.
- VIII. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the Insured or its authorized representative.

4. Minor Acquisitions

If You opted for this add on cover in consideration of payment of additional premium, it is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions and warranties;

The Insurer shall indemnify the insured in respect of loss of or damage to:

- a. any Home Contents acquired or operated by or held in the care, custody or control of the insured after the inception of this Policy of Insurance and not included in The Schedule;
- b. any additions or extensions to Home Contents Insured which have been carried out after the inception of this Policy be collectively referred to as "minor acquisitions".
- c. Any increase in the New Replacement Value as a result of such minor acquisitions shall not exceed the percentage of the total Sum Insured specified in the Policy Schedule.

This Additional Insurance Cover is also subject to the Insuring Party advising The Insurer within three months of the particulars of any such minor acquisitions and in case of the minor acquisitions exceeding the limit specified in the Policy Schedule the payment of any additional Premium to the Insurer may require.

The liability of the Insurer shall not exceed the Limit of Liability stated in the Policy Schedule / Certificate of Insurance.

Specific exclusions applicable to this cover:

1. Addition or acquisitions of bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, jewelleryes, motor vehicles will not be covered under this add-on.

5. Incidental Costs

If You opted for this add on cover in consideration of payment of additional premium, It is hereby agreed and declared that if a loss, destruction or damage is payable under the base policy then We will also pay the incidental Cost associated with the insured property upto the fixed percentage of admissible claim amount under the policy, as specified in the Policy Schedule/Certificate of Insurance.

For the purpose of this Add-On cover while calculating the amount payable under this Cover, We will consider the admissible claim amount under the base policy after all applicable deductions and/or before applying policy excess, if any.

6. Fire Extinguishing/Fighting Expenses and Sprinkler up grading costs

a. Fire Extinguishing / Fighting Expense

If you have opted for this add on cover in consideration of payment of additional premium, in the event of a fire or a series of fire arising directly or indirectly from the same occurrence including fire threatening to involve the property insured under this section of the policy, the insured shall be entitled to recover upto a Limit Any One Accident specified in Your Policy Schedule/Certificate of Insurance.

- I. the actual cost of material used and/or damaged in extinguishing or controlling or attempting to extinguish or control any such fire;
- II. the cost of all clothing and/ or personal effects damaged and / or lost as a result of such fire and / or fight, extinguish or controlling or attempting to fight extinguish or control such fire unless more specifically insured elsewhere;
- III. all other actual expense including any expenses paid for firefighting, extinguishing or controlling or attempting to fight extinguish or control such fire and / or localizing such fire. All claims for personal injury are excluded.
- IV. The expenses incurred to recharge/refill any fire protection devices.

Subject otherwise to all other terms, conditions, limitations and exclusions of the Base Policy to which this Add-on Cover is attached.

b. Sprinkler Up-grading Costs

If you have opted this add on cover in consideration of payment of additional premium, in the event of damage to a sprinkler installation which conforms to the latest rules on compliance of safety rules

on Sprinkler Installations, if the Surveyor appointed by the Insurer recommends that the repaired or reinstated installation shall conform to the Loss Prevention Rules for Sprinkler Installations current at the time of reinstatement then this Policy shall cover such additional costs. Such costs shall include inter alia the provision of any additional pipework, pumps, tanks and the cost of associated building works.

The Indemnity Limit is up to the amount specified in the Policy Schedule/Certificate of Insurance per event and in aggregate.

Subject otherwise to all other terms, conditions, limitations and exclusions of the Base Policy to which this Add-on Cover is attached.

7. Involuntary Betterment

If You opted for this add on cover in consideration of payment of additional premium, in the event that new Property Insured of like kind and quality is not obtainable/financially viable Property Insured which is as similar as possible to that which has sustained Damage and which is capable of performing the same function shall be deemed to be new Property Insured of like kind and quality and in no event shall this be considered as a betterment to the Insured.

In the event of replacement with new Property Insured the Insurer will pay the cost of purchasing and installing technologically current Property Insured which is necessitated by incompatibility between new Property Insured installed to replace Property Insured which has sustained Damage and existing Property Insured which has not incurred Damage at the same or an interdependent location.

Provided always that:

1. Damage was directly caused to the Property Insured
2. The Insurer shall be liable only for the amount sufficient to enable the Insured to resume operations in substantially the same manner as before the Damage
3. The Insurer shall be liable for only the difference between
 - 3.1 the highest sales value of the existing Property Insured which has not incurred Damage at the same or interdependent location and
 - 3.2. The installed cost of the technologically current Property Insured

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule/Certificate of Insurance.

Subject otherwise to all other terms, conditions, limitations and exclusions of the Base Policy to which this Add-on Cover is attached.

8. Multiple Insured Clause

If you have opted for this cover and on payment of additional premium, if in any Section the Insured comprises of more than one party each operating as a separate and distinct entity, this Policy of Insurance shall, unless otherwise provided for in this Policy of Insurance, apply as if a separate policy had been issued to each of these parties provided always that The Insurer's overall liability towards the parties that constitute The Insured in any Section shall not exceed the Sum Insured and any limits of indemnity specified in The Schedule to that Section. Any payment made by The Insurer to any Insured Party as a result of an occurrence of loss or damage shall reduce, by the amount of that payment, The Insurer's liability towards all Insured Parties that constitute The Insured arising from that occurrence under this Policy of Insurance.