

Regd Office: 19, Reliance Centre, Waichand Hirachand Marg, Ballard Estate, Mumbai – 400 036.

RGICL/MI-43/Form 2

**Reliance EducationProtect Policy  
 Proposal Form**

<b>Intermediary Details</b>	
1. Intermediary Name & Code	
2. Sales Manager Name & Code	
3. Branch Name & Code	
<b>Proposer Details (To be filled in block capitals).</b>	
4. Proposer's Full Name	
5. Address of the proposer	
6. Address of the Educational Institution to be insured	
7. Period of Insurance	
8. Description of Educational Institution	
9. Is the premises owned or rented?	
10. Do you wish to cover the building under Section I?	
11. Do you wish to cover plinth & foundation also?	
12. Please state the basis of valuation opted for Section I and Section XII B	Reinstatement Value (RIV) or Market Value (MV) Basis
<b>Coverage Details</b>	
<b>I Fire &amp; Allied Perils</b>	
A. Building	Sum Insured (Rs.)
i. Superstructure	
ii. Plinth & foundation	
B. Contents	
i.	
ii	
iii	
Do you require Terrorism cover?	
<b>II Burglary &amp; Housebreaking</b>	
Contents	

I							
II							
III							
<b>III. Electrical &amp; Mechanical Appliances. (Items are required to be covered on RIV basis)</b>							
Sr. No	Description	Make & Model	Year of Manufacture	Identification No.	Sum Insured		
Total							
<b>IV Electronic Appliances (Items are required to be covered on RIV basis)</b>							
Do you require Terrorism cover? : _____							
Sr. No	Description	Make & Model	Year of Manufacture	Identification No.	Sum Insured		
Total							
<b>V. Personal Accident – Employees (Teaching and Non-Teaching Staff)</b>							
Sr. No	Name	Age	Designation	Table Opted For	Nominee Name	Nominee Relationship	Capital Sum Insured Rs.
Total							
Do you wish to cover reimbursement of medical expenses due to accident? _____							
<b>VI. Personal Accident (Student and Parent/Sponsor Guardian of Student)</b>							
<b>a. Student</b>							
Sr. No	Name	Age	Class/Course	Table Opted For	Nominee Name	Nominee Relationship	Capital Sum Insured Rs.

Total								
Do you wish to cover reimbursement of medical expenses due to accident?								
<b>b. Parent (Earning Member) /Sponsor Guardian (If Applicable):</b>								
Sr. No	Name	Age	Name of the Student	Relation -ship with Student	Table Opted For	Nominee Name	Nominee Relationship	Capital Sum Insured Rs.
Total								
Do you wish to cover reimbursement of medical expenses due to accident?								
<b>VII Hospitalization Expenses</b>								
Details of persons proposed for insurance (Please attach a separate list in the following format)								
Sr. No.	Name of the Insured Person (& names of family members)	Designation	Date of birth	Relationship with the employee	Gender	Sum Insured		
<b>VIII. Money Insurance</b>								
(Please indicate the amount to be insured)								
a. In transit-limit per carrying								
b. In safe								
c. In Till								
<b>IX – Events</b>								
Sr. No	Name of the Event	Dates of the Event		Type of Event	Expected Turnout (Audience)	Details of structures to be specially erected etc		
		Start Date	End Date					
<b>X. Legal Liability</b>								
<b>A. Towards Employees</b>								
No. of	Nature of work / duties			Estimated wages (Rs)				

Employees	

B. Towards third parties : AOA = AOY = Rs.

**XI Infidelity / Dishonesty of Employees**

Do you require a floater cover? -		Yes/No	
Sr. No	Name	Designation	Limit of Liability (Rs)

**XII – Personal Belongings of Student**

Name of the Student	
Address of the student	
Date of birth of the student	
Course/Class the student is currently pursuing	
Course Duration	

**XII A. Electronic Appliances**

Sr. No	Description	Make & Model	Year of Manufacture	Identification No.	Sum Insured

**XII B. Personal Effects**

Sr.No	Details of the Items insured	Number of Items of This Type	Sum Insured

**XIII – Pedal Cycle**

Sr.	Description	Make & Model	Year of	Frame No.	Sum Insured

No			Manufacture	
Total				
<b>XIV – Student Allowance</b>				
Name Of the Student				
Address of the Student				
Date of Birth of the Student				
Names of the Immediate Family Members				
Name of the Sponsor and Address				
The Student is currently in			Kindergarten/Middle School/High School/Undergraduate Course/Postgraduate Course	
Course/Class that the Student is pursuing				
Course Duration (If applicable)				
Number of years/semesters until graduation from school/college				
Total Tuition Fees (Per academic Period)				
Tuition Fees paid for the current semester/ Year				
Examination fees				
Existing Diseases/ Injury/ Disablement of the student				
<b>XV – Professional Indemnity</b>				
Please state limits of indemnity required				
a) Any One Year (AOY)				
b) Any One Accident (AOA)				
Please state details of any claims lodged against the Proposer during the past 5 years on account of services rendered by your Institution				
Have you ever insured against liabilities in the past? If so, specify the name of the insurer, policy no. and period				
Has any insurer cancelled/ declined/refused to renew your liability insurance or accepted your proposal subject to restrictions				
Please state details of any event likely to give rise to a liability claim against you at a future date.				
<b>Loss/Damage Details</b>				
Have any of the items opted for coverage under various Sections enumerated overleaf suffered any damage previously> (If so, please give details of the same. Please attach a separate sheet, if necessary.)				
Name of the Insurance	Date of occurrence	Details of Items lost	Details of Loss	Amount of Loss (Rs.)

Company					
<b>Previous Insurance Details</b>					
(Please give details of previous insurance, if any)					
Company	Policy No	Type of Policy	Expiry Date	Has any insurer refused insurance coverage for this property?	Any other information relevant to this insurance
<b>Other Insurance Details</b>					
(Please give details of other insurance, if any)					
Company	Policy No	Type of Policy	Expiry Date	Has any insurer refused insurance coverage for this property?	Any other information relevant to this insurance

I/We do here declare that the above statements, answers & particulars are true to the best of my/our knowledge and belief. It is hereby understood and agreed that the statements, answers and particulars provided hereinabove are the basis in which the insurance is being granted and that if, after the

insurance is effected, it is found that any of the above statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

I/We agree & undertake to convey to Reliance General Insurance Company Limited any additions/alterations carried out in the risk proposed for insurance after submission of this proposal form

Place:

Date:

Signature of Proposer

**Prohibition of rebates - Section 41 of The Insurance Act 1938**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2. Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to Rs. 500/-



## Reliance EducationProtect Policy

### Preamble

**WHEREAS** the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Reliance General Insurance Company Limited (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay, in such manner and within such time, as may be prescribed under the provisions of the Insurance Act, 1938 and the rules made thereunder, the premium stated in the Schedule as consideration for such insurance during the period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy:

### Operative Clause

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon, to indemnify the Insured/Insured Person to the extent and in the manner specified herein, against any loss or damage to the property insured, injury sustained by any Insured Person and liability incurred by the Insured due to operation of any of the insured perils during the Policy period.

### Definitions:

- i. "Accident" means any fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.
- ii. "Building" means structure (above plinth and foundation excluding land) of standard construction unless specifically mentioned. It shall also include connected utilities, sanitary fixtures and fittings, belonging to the Insured and for which the Insured is accountable.
- iii. "Burglary & Housebreaking" means theft involving entry into or exit from the building/premises of the Insured's educational institution by forcible and violent means or following assault or violence or threat thereof, to any of Insured's employees or any person residing lawfully in the building/premises of the Insured's educational institution.



- iv. "Contents" mean assets, machinery, equipment, furniture, fixtures and fittings, electrical installations and stock and stock-in-trade in the building/premises of the Insured's educational institution described in the Schedule including items of property contained therein for which the Insured is accountable.
- v. "Damage" means actual and/or physical damage to tangible property.
- vi. "Day Care treatment" means treatment undertaken in a Hospital / Nursing Home on the recommendation of a Medical Practitioner for the following diseases, illness or injury which require hospitalisation for less than 24 hours:
  - a. Dialysis
  - b. Chemotherapy
  - c. Radiotherapy
  - d. Eye surgery
  - e. Lithotripsy (kidney stone removal)
  - f. Tonsillectomy
  - g. Dilatation & Curettage (other than taken for pregnancy and/or childbirth related treatment)
  - h. Surgeries/procedures that require less than 24 hours hospitalisation due to advancement in technology.
- vii. "Defense Costs" mean that part of loss consisting of reasonable costs, charges, fees (including but not limited to attorneys' fees and experts' fees) and expenses (other than regular or overtime wages, salaries or fees of the trustees, committee members, volunteers, directors, officers or employees of an educational institution) incurred in defending any claim.
- viii. "Disease" means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the functions, and causing or threatening pain and weakness or physical or mental disorder and certified by a Medical Practitioner.
- ix. "Employee" means any person who is permanently employed by the Insured and has entered into a contract of employment with the Insured.
- x. "Errors and omissions" mean a wrongful act constituting wrongful educational instruction, career guidance, guidance counseling, admittance procedures and expulsion procedures.
- xi. "Excess" means that portion of loss/expense to be borne by the Insured/Insured Person before any claim / benefit under this Policy shall become payable and shall not be reimbursed by the Company.
- xii. "Hospital/Nursing Home" means an establishment in India for indoor medical care and treatment of patients which:
  - a. is registered with the appropriate local authorities as such and benefits from the supervision of a Medical Practitioner on a 24 hour basis, or

- b. complies with at least the following criteria:
- it has at least 15 inpatient beds (at least 10 inpatient beds in places with a population of less than 10,00,000);
  - it has a fully equipped operating theatre where surgery is performed;
  - it employs qualified nursing staff on a 24 hour basis;
  - maintains daily records of patients.
- c. By the nature of the medical treatment provided is an establishment properly recognized as a Hospital / Nursing Home within the locality and fulfils all the demands ordinarily or customarily of a Hospital for medical treatment, and where all medical treatment is administered by a Medical Practitioner, and is not, except incidentally, a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel, health spa, massage center or any similar establishment.
- xiii. "Hospitalisation expenses" mean expenses on hospitalisation for minimum period of 24 hours, which are admissible under this Policy. However, this time limit will not apply for specific treatments defined under Day Care treatment taken in a Hospital / Nursing Home.
- xiv. "Injury" means bodily injury, illness or disease of or to any person.
- xv. "Illness" means sickness or disease first diagnosed during the Policy period for which immediate treatment by a Medical Practitioner is necessary.
- xvi. "Immediate family member" means the father or mother of the Insured Person, as specified in the Schedule..
- xvii. "In-patient" means an Insured./ Insured Person who is admitted to Hospital / Nursing Home
- xviii. "Insured" means the educational institution specified in the Schedule to the Policy.
- xix. "Insured Person" means and includes any student, his / her parent ( earning member)/ sponsor and/or employee of the Insured's educational institution covered under the Policy, the employee's spouse and their two dependant children under the age of 21 years.
- xx. "Kutchra construction" means and includes any building having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt cloth/canvas/tarpaulin and the like.
- xxi. "Market Value" means Replacement Value less depreciation.
- xxii. "Medical Practitioner" means a person who holds a degree/diploma of a recognized institution and is registered with the Medical Council in respective states of India. The term Medical Practitioner includes a Physician, specialist and surgeon, provided that this person is not a member of the Insured/Insured Person's family.

- xxiii. "Money" means and includes cash, coins, currency notes, cheques, postal orders, bank drafts, pay orders, postage stamps.
- xxiv. "Period of Insurance" means the period commencing from the retroactive date and terminating on the expiry date as mentioned in the Schedule.
- xxv. "Policy period" means the period commencing from effective date and hour and terminating at midnight on the expiry date as mentioned in the Schedule.
- xxvi. "Pollution" means pollution or contamination of the atmosphere or of any water, land or other tangible property.
- xxvii. "Post-hospitalisation expenses" mean relevant medical expenses incurred during a period up to the number of days specified in the Schedule after hospitalisation for disease, illness or injury sustained and considered a part of a claim admissible under this Policy.
- xxviii. "Pre-existing condition" means a disease / illness / injury and consequences of such disease / illness / injury existing or known to exist at the commencement of the Policy period whether known or unknown to the Insured, even if the same has not been treated, including disease / illness / injury treated or for which medical advice has been sought in the last six months before commencement of the Policy period and including their consequences.
- xxix. "Pre-hospitalisation expenses" mean relevant medical expenses incurred during a period up to the number of days specified in the Schedule prior to hospitalisation for disease, illness or injury sustained and considered a part of a claim admissible under this Policy.
- xxx. "Product" means any tangible property after it has left the custody or control of the Insured, which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the Insured but shall not mean food and beverages supplied by or on behalf of the Insured primarily to the Insured's employees as staff benefit.
- xxxi. "Reinstatement Value" means the cost of replacing or reinstating on the same site, property of the same kind or type but not superior to or more extensive than the insured property when new.
- xxxii. "Retroactive Date" means the date that will coincide with the date of commencement of the first Policy as long as the Policy has been renewed with the Company without any break. When there is a break, the retroactive date shall commence from the fresh Policy start date.
- xxxiii. "Safe" means and includes cupboards, almirahs and cash boxes made of steel and of standard make secured with standard locking system.
- xxxiv. "Schedule" means the Schedule attached to and forming part of this Policy mentioning details of the Insured/ Insured Persons and other items covered under the Policy as well

as the Sum Insured, the period and the limits to which benefits under the Policy are subject to.

xxxv. "Sponsor" means any individual who is responsible for paying the tuition fees of the student of his/her full time study in the insured educational institution and whose name has been declared in the Proposal form and specified in the Schedule.

xxxvi. "Standard construction" means any construction other than 'Kutchha' construction.

xxxvii. "Student" means any individual who has confirmed admission to and/or is currently pursuing his/her studies in the Insured educational institution.

xxxviii. "Third Party Administrator" means any organisation or institution that is licensed by the IRDA as a TPA and is engaged by the Company for a fee or remuneration for providing Policy and claims facilitation services to the Insured Person as well as to the Company for an insurable event.

xxxix. "Wrongful Act" means any error, misstatement, misleading statement, act, omission, neglect, or breach of duty committed, attempted, or allegedly committed or attempted, by the Insured educational institution or any employee thereof individually or otherwise.

### **Section I (A & B) - Fire & Allied Perils**

Section IA : Building

Section IB : Contents

#### **What is covered :**

The Company will indemnify the Insured in respect of loss or damage to the building of the Insured and / or contents as specified in the Schedule, due to

#### **I Fire**

Excluding loss, destruction of or damage caused to the property insured by:

- a) i) its own fermentation, natural heating or spontaneous combustion
- ii) its undergoing any heating or drying process
- b) burning of property insured by order of any Public Authority.

#### **II Lightning**

#### **III Explosion/Implosion**

Excluding loss, destruction of or damage:

- a) to boilers (other than domestic boilers), economisers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion
- b) caused by centrifugal forces.

#### **IV Aircraft Damage**

Loss, destruction of or damage caused by aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

#### **V Riot, Strike and Malicious Damage**

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by:

- a) Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
- b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- c) Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- d) Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

#### **Terrorism Damage Exclusion Warranty:**

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force of violence and/or the 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.

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The warranty also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event of any portion of this warranty is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## **VI Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)**

Loss, destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation, volcanic eruption or other convulsions of nature.

## **VII Impact Damage**

Loss or visible physical damage or destruction caused to the property insured due to impact by any rail/ road vehicle or animal by direct contact not belonging to or owned by:

- a. the Insured or any occupier of the property insured or
- b. Insured's employees while acting in the course of their employment.

## **VIII Subsidence and Landslide including Rockslide**

Loss, destruction or damage directly caused by subsidence of part of the site on which the property stands or land slide/rock slide excluding:

- a) the normal cracking, settlement or bedding down of new structures
- b) the settlement or movement of made up ground
- c) coastal or river erosion
- d) defective design or workmanship or use of defective materials
- e) demolition, construction, structural alterations or repair of any property, ground works or excavations.

## **IX Bursting and/or overflowing of Water Tanks, Apparatus and Pipes**

## **X Missile Testing operations**

## **XI Leakage from Automatic Sprinkler Installations**

Excluding loss, destruction or damage caused by:

- a) defects in construction known to the Insured

- b) repairs or alterations to the property Insured
- c) repairs, removal or extension of the sprinkler installation.

### **XII Bush Fire**

Excluding loss, destruction or damage caused by forest fire.

Provided that the liability of the Company shall in no case exceed in respect of each item the Sum Insured specified in the Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefor by memorandum hereon or attached hereto signed by or on behalf of the Company.

### **XIII Earthquake (Fire and Shock)**

Loss or damage (including loss or damage by fire) to any of the property insured occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide / rockslide resulting therefrom.

Provided always that in the event of a claim for loss or damage due to earthquake under this Section the Insured shall (if so required) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

### **What is not covered**

The indemnity under this Section (1A & 1B) of the Policy shall not cover loss or damage to:

- a. Livestock, motor vehicles and pedal cycles
- b. Deeds, bonds, bills of exchange, promissory notes and jewellery and valuables, unless specifically insured.

### **Special Exclusions**

This Section (1A & 1B) does not cover

1. a) The first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss arising out of "Act of God" perils such as earthquake, lightning, STFI, subsidence, landslide and rock slide covered under this Policy.
- b) The first Rs.10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this Policy.

The excess shall apply per event per Insured.

2. Loss, destruction or damage caused by war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage, directly or indirectly, caused to the property insured by:
  - a) Ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b) Radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof .
4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding:
  - a) pollution or contamination which itself results from a peril hereby insured against
  - b) any peril hereby insured against which itself results from pollution or contamination.
5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10,000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
7. Loss, destruction or damage to any electrical machines, apparatus, fixtures, or fittings arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's fees and (ii) debris removal by the Insured following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.



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9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. 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.
11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.
12. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

### Sum Insured:

The basis of valuation in respect of building and contents, shall be on reinstatement value or market value, as opted by the Insured.

### Basis of indemnity:

- a) The indemnity in respect of building and contents, other than stocks / stock in trade, shall be on the basis of reinstatement value or market value, as opted by the Insured. In respect of stock / stock in trade, it shall be on market value.
- b) In the event of property insured being damaged by any of the insured perils, the Company shall pay for the amount of damage or loss or at its option replace or repair the damaged property.
- c) If the property hereby insured shall, at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any of the insured perils be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable portion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this sub-clause.

### **Reinstatement of Sum Insured**

At all times during the Policy period the insurance cover will be maintained to the full extent of the respective Sum Insured in consideration of which upon the settlement of any loss under this Policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of Policy period for the amount of such loss shall be payable by the insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the Policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the Company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the Insured subject only to the right of the Company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises his option not to reinstate the Sum Insured as above.

## **Section II - Burglary & Housebreaking**

### **What is covered**

- a) The Company will indemnify the Insured in respect of loss or damage to contents, by burglary and/or housebreaking.
- b) Damage to the Insured educational institution and/or safe resulting from burglary and/or housebreaking or any attempt thereat subject to a maximum of 5 % of the Sum Insured under this Section.

Provided however that no loss under clauses a) and b) hereinabove, shall together exceed the Sum Insured under this Section.

### **Sum Insured:**

The basis of valuation in respect of contents, other than stock/ stock in trade, shall be on reinstatement value or market value as defined under Sub-section IA hereinabove, as opted by the Insured. However, in respect of stock / stock in trade, it shall be on market value.

### **Basis of indemnity:**

- a) The indemnity in respect of contents, other than stock/ stock in trade, shall be on reinstatement value or market value as defined under Sub-section IA hereinabove, as opted by the Insured. However, in respect of stock & stock in trade, it shall be on market value.
- b) In the event of property insured being damaged by any of the specified perils, the Company shall pay for the amount of damage or loss or at its option replace or repair the damaged property.

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c) If the property hereby insured shall, at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable portion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this sub-clause.

### **Special Exclusions:**

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

1. by burglary and/or housebreaking or theft where any employee and/or student of the Insured educational Institution is concerned as principal or accessory
2. to livestock, motor vehicles and pedal cycles
3. to money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and jewelry and valuables, unless specifically insured
4. to money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.

**Reinstatement Value Clause** ( applicable for Buildings, Machinery, Furniture, Fixture and Fittings if opted by the Insured under Section I and/ or Section II of the Policy).

In the event of the property insured under Section I and/ or Section II of this Policy being destroyed or damaged, the basis upon which the amount payable under each of the said Sections of the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby."

### **Special Provision**

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no

payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.

2. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein.
3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision
4. This Memorandum shall be without force or effect if
  - a. the Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged
  - b. the Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site

### **Section III – Electrical & Mechanical Appliances**

#### **What is covered:**

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

#### **Sum Insured:**

The Sum Insured in respect of each item for coverage under this Section shall be equal to the cost of replacement of such item by a new item of the same kind and capacity which shall mean its current new replacement cost including ordinary freight, customs duty, other dues, if any, and cost of erection (CNRV basis).

**Basis of indemnity:**

- a. In cases where damage to an insured item can be repaired, the Company will pay expense necessarily incurred to restore the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair shop, customs duties, if any, to the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the Insured the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

No deduction shall be made for depreciation in respect of parts replaced except those with wear and tear parts and limited life but the value of any salvage will be taken into account.

If the cost of repairs as detailed hereinabove equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage the settlement shall be made on the basis provided for in (b) below.

- b. In cases where an insured item is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss including costs for ordinary freight erection and customs duties, if any, provided such expenses have been included in the Sum Insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for the dismantling of the machinery destroyed but the salvage will be taken into account.

Any extra charges incurred for over time, night-work, work on public holidays, express freight are covered by this insurance only if especially agreed to in writing.

In the event of the Makers' drawings, patterns and core boxes necessary for the execution of a repair not being available the Company shall not be liable for cost of making any such drawing patterns or core boxes.

The cost of any alterations, improvements or overhauls shall not be recoverable under this Policy.

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses.

If the Sum Insured is less than the amount required to be insured, the Company 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.

The Company will make payment only after being satisfied, by production of the necessary bills and documents, that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged equipments for reasons beyond their control. In such cases claims can be settled on 'Indemnity Basis'.

**Special Exclusions:**

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

1. The Excess, as stated in the Schedule, to be first borne by the Insured out of each and every claim; where more than one item is damaged in one and same occurrence, the Insured shall not, however, be called upon to bear more than the highest Excess applicable to any one such item.
2. Loss of or damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowerm) 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 of metal parts; unless loss or damage to the equipments/machinery is indemnifiable in terms of the Policy.
3. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of the exceptions or exclusions above, any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

**Section IV - Electronic appliances**

**What is covered:**

The Company will indemnify the Insured against loss or damage to electronic installations specified herein below while contained or fixed in the Insured's educational institution due to any cause other than those specifically excluded.

- a) Electronic appliances, apparatus, gadgets and/or any electronic installation including Computers pertaining to Insured's trade/business while contained or fixed in the Insured's educational institution and mentioned in the Schedule
- b) Portable Computers mentioned in the Schedule belonging to the Insured educational institution and in the personal custody of the permanent employee(s) of the Insured educational institution, when carried anywhere in the world as accompanied baggage..
- c) Data carrying materials and data contained in or on such data carrying materials and/or Software/Computer Programs (other than own/in-house developed Software/Computer Programs) to the extent mentioned in the Schedule.

**Sum Insured:**

The Sum Insured in respect of each item for coverage under this Section shall be equal to the cost of replacement of such item by a new item of the same kind and capacity which shall mean its current new replacement cost including ordinary freight, customs duty, other dues, if any, and cost of erection (CNRV basis).

The Sum Insured of the equipment insured under this Section shall include the value of 'System Software'.

The Sum Insured in respect of data carrying equipment and data contained in or on such data carrying materials and/or Software/Computer Programs shall be the amount required for restoring the insured external data media by replacing lost or damaged data media by new material and reproducing lost information.

**Basis of indemnity:**

- a. In cases where damage to an insured item can be repaired the Company will pay expenses necessarily incurred to restore the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop customs duties and dues if any, to the

extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the Insured, the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. If the cost of repairs as detailed hereinabove equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) below.

- b. In cases where an insured item is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss, including costs for ordinary freight, erection and customs duties if any, provided such expenses have been included in the Sum Insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for the dismantling of the machinery destroyed, but the salvage will be taken into account.

Any extra charges incurred for overtime, night-work, work on public holidays, express freight, are covered by this insurance only if specially agreed to in writing.

In the event of the Makers' drawings, patterns and core boxes necessary for the execution of a repair not being available the Company shall not be liable for the cost of making any such drawings, patterns and core boxes.

The cost of any alterations, improvements or overhauls shall not be recoverable under this Policy.

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

- c. In cases where the insured item is subjected to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged insured item with a follow-up model(similar type)of similar structure/configuration ( of similar quality )i.e low, average or high capacity will be reimbursed.



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If the Sum Insured is less than the amount required to be insured, the Company 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.

The Company will make payments only after being satisfied, with necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged equipment for reasons beyond their control. In such cases, claims can be settled on "indemnity basis".

- d. The Company will indemnify any expenses that can be proved to have been incurred by the Insured within a period of 12 months as from the date of the occurrence strictly for the purpose of restoring the insured external data media to a condition equivalent to that existing prior to the occurrence and necessary for permitting data processing operations to be continued in the normal manner.

If it is not necessary to reproduce lost data or information, or if such reproduction is not effected within 12 months after the occurrence, the Company shall only be liable to indemnify the expenses incurred for replacing the lost or damaged data media themselves by new material.

As from the date of an indemnifiable occurrence the Sum Insured shall be reduced for the remaining Policy period by the amount of indemnity paid, unless the Sum Insured is reinstated.

### Special Exclusions:

The Company shall not be liable for:

1. The Excess, as stated in the Schedule, to be first borne by the Insured out of each and every claim; where more than one item is damaged in one and same occurrence, the Insured shall not, however, be called upon to bear more than the highest Excess applicable to any one such item.
2. Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not.
3. Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions.

4. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items.
5. Any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations.
6. Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract.
7. Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement.
8. Consequential loss or liability of any kind or description.
9. Loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals).
10. Aesthetic defects, such as scratches on painted polished or enamelled surfaces.
11. Any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields.

In respect of the parts mentioned under 9) and 10) above the Company shall be liable to provide compensation in the event that such parts are effected by an indemnifiable loss or damage to the insured items.

### **Section V: Personal Accident - Employees (Teaching and Non-Teaching Staff)**

#### **What is covered**

1. This Section provides for compensation to Insured Person being the Insured employee his/her nominee or legal representative in the event of bodily injury, solely and directly, caused by accidental, violent, external and visible means resulting in death or disablement within 12(twelve) calendar months of occurrence of such injury.
2. It also provides for reimbursement, in the event of the death of the Insured Person due to injury caused, solely and directly, by accidental, violent, external and visible means outside his/her residence, of the expenses incurred for transportation of Insured Person's dead body to the place of residence subject to a maximum of Rs 2,500/-.

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3. It further provides for, in the event of death or permanent total disablement of the Insured Person caused, solely and directly, by accidental, violent, external and visible means, compensation towards Education Fund for dependent children as below:

- a. If the Insured Person has one dependent child below the age of 21 years who is pursuing studies, an amount of Rs 5,000/-
- b. If the Insured Person has more than one dependent child below the age of 21 years who are pursuing studies, an amount of Rs 10,000/-

provided that the age limit of 21 years shall apply as on date of accident and not at the beginning of the Policy year.

4. Benefit of extended cover under this Section of the Policy for payment of medical expenses shall be subject to the Sum Insured as specified in the Schedule, upon payment of additional premium. This shall become payable on settlement of a valid claim under this Section.

### Basis of Settlement

Subject to the Capital Sum Insured (CSI) being the maximum liability of the Company under these Sections, the Company shall pay to the Insured Person, his/her nominee or the legal representatives, as the case may be, the sum or sums as set forth in the Table of Benefits below:

Table of Benefits	Percentage of Capital Sum Insured (CSI)
1. Death	100 %
2. Total and irrecoverable loss of	
I. Sight of both eyes or of the actual loss by physical separation of the two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot.	100 %
II. Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot.	100 %
3. Total and irrecoverable loss of	
i) The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50 %
ii) Use of a hand or a foot without physical separation	50 %
For the purpose of items 2 and 3 above, this shall mean separation at or above wrist and/or of the foot at or above ankle, respectively.	
4. Permanent total and absolute disablement disabling the insured person from engaging in any employment or occupation of any description whatsoever.	100 %

5. Total and irrecoverable loss of various parts as given below:	
	Percentage of Capital Sum Insured
Loss of toes - all	20%
Loss of toes great - both phalanges	5%
Loss of toes great - one phalanx	2%
Loss of toes other than great, if more than one toe lost: each	1%
Loss of hearing - both ears	75%
Loss of hearing - one ear	30%
Loss of four fingers and thumb of one hand	40%
Loss of four fingers	35%
Loss of thumb - both phalanges	25%
Loss of thumb - one phalanx	10%
Loss of index finger - three phalanges or two phalanges or one phalanx	10%
Loss of middle finger - three phalanges or two phalanges or one phalanx	6%
Loss of ring finger - three phalanges or two phalanges or one phalanx	5%
Loss of little finger - three phalanges or two phalanges or one phalanx	4%
Loss of metacarpals - first or second (additional) or third, fourth or fifth (additional)	3%
Any other permanent partial disablement	Percentage as assessed by a panel doctor of the Company
<b>6. Temporary Total Disablement</b> If such injury shall be the sole and direct cause of temporary total disablement, then so long as the Insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of specified percent of the Capital Sum Insured under this Section hereto will be applicable after a specified period as stated in the Schedule.	

Notwithstanding anything contained in the Policy, the Company shall not be liable for compensation under more than one of the items in the Table of Benefits hereinabove, in the same period of disablement of the Insured Person.

### **Section VI - Personal Accident (Student) and Parent(Earning member) /Sponsor Guardian of Student)**

This Section provides for payment of compensation to Insured Person being the Insured student or his/her nominee or his/her legal representatives towards bodily injury solely and directly caused by accidental, violent, external and visible means, resulting in death or disablement of the Insured Person., within 12 (twelve) calendar months of occurrence of such injury.

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This Section further provides for payment of compensation to the Insured person being the parent/sponsor of the Insured Student or his/her nominee or his/ her legal representatives towards bodily injury solely and directly caused by accidental, violent, external and visible means, resulting in death or disablement of the Insured Person within 12 (twelve) calendar months of occurrence of such injury.

Benefit of extended cover under this Section of the Policy for payment of medical expenses shall be subject to the Sum Insured as specified in the Schedule, upon payment of additional premium. This shall become payable on settlement of a valid claim under this Section.

### Basis of Settlement

Subject to the Capital Sum Insured (CSI) being the maximum liability of the Company under these Sections, the Company shall pay to the Insured Person or his/her nominee or the legal representatives, as the case may be, the sum or sums as set forth in the Table of Benefits below:

Table of Benefits	Percentage of Capital Sum Insured (CSI)
1. Death	100 %
2. Total and irrecoverable loss of	
III. Sight of both eyes or of the actual loss by physical separation of the two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot.	100 %
IV. Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot.	100 %
3. Total and irrecoverable loss of	
iii) The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50 %
iv) Use of a hand or a foot without physical separation	50 %
For the purpose of items 2 and 3 above, this shall mean separation at or above wrist and/or of the foot at or above ankle, respectively.	
4. Permanent total and absolute disablement disabling the insured person from engaging in any employment or occupation of any description whatsoever.	100 %
5. Total and irrecoverable loss of various parts as given below:	
	Percentage of Capital Sum Insured
Loss of toes - all	20%
Loss of toes great - both phalanges	5%
Loss of toes great - one phalanx	2%
Loss of toes other than great, if more than one toe lost: each	1%
Loss of hearing - both ears	75%
Loss of hearing - one ear	30%
Loss of four fingers and thumb of one hand	40%

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Loss of four fingers	35%
Loss of thumb - both phalanges	25%
Loss of thumb – one phalanx	10%
Loss of index finger – three phalanges or two phalanges or one phalanx	10%
Loss of middle finger – three phalanges or two phalanges or one phalanx	6%
Loss of ring finger - three phalanges or two phalanges or one phalanx	5%
Loss of little finger - three phalanges or two phalanges or one phalanx	4%
Loss of metacarpals – first or second (additional) or third, fourth or fifth (additional)	3%
Any other permanent partial disablement	Percentage as assessed by a panel doctor of the Company

Notwithstanding anything contained in the Policy, the Company shall not be liable for compensation under more than one of the items in the Table of Benefits hereinabove, in the same period of disablement of the Insured Person.

### **Special Exclusions ( for Sections V and VI of the Policy)**

The Company shall not be liable under these Sections for:

1. Any payment in case of more than one claim under the Policy during any one Policy period by which the Company's maximum liability in that period exceeds the available sum payable.
2. Any existing disablement.
3. Death or disablement resulting, directly or indirectly, caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
4. Payment of compensation in respect of death, injury or disablement of the Insured Person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, (d) directly or indirectly, caused by venereal disease, AIDS or insanity, (e) arising or resulting from the Insured Person committing any breach of law with criminal intent (f) whilst engaging in racing, hunting, mountaineering, ice hockey, winter sports (g) self exposure to needless perils except in an attempt to save human life,

'Standard type of aircraft' means any aircraft duly licensed to carry passengers (for hire or otherwise) by an appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.

## **Section VII Hospitalization Benefit**

### **What is covered**

The Company, under this Section, undertakes, that if during the period mentioned in the Schedule, the Insured Person shall contract any disease, illness or injury and if such disease, illness or injury shall upon the advice of a duly qualified Medical Practitioner require any such Insured Person, to incur hospitalisation and / or other related expenses at any Hospital/ Nursing Home in India as an inpatient or domiciliary hospitalisation expenses in any of the circumstances mentioned hereunder, then the Company will pay to the Insured Person, his /her nominee, or the legal representatives, as the case may be, the amount of such expenses/charges as would fall under the different heads mentioned below and as are reasonably and necessarily incurred by or on behalf of such Insured Person for -

1. Hospital/Nursing Home (Room & Boarding and Operation theatre) charges
2. Fees of Surgeon, Anaesthetist, Nurse, Specialists etc.
3. Cost of diagnostic tests, medicines, blood, oxygen, appliances like pacemaker, artificial limbs and organs etc.
4. Pre and post hospitalisation expenses
5. Day Care treatment

in manner, for the period and to the extent of the Sum Insured as mentioned in this Policy.

### **1. Hospitalisation Expenses**

This benefit covers payment of hospitalisation expenses incurred by the Insured Person for disease / illness / injury contracted or sustained by the Insured Person during the Policy period as specified in the Schedule, in a Hospital/Nursing Home, as an in-patient, which, among other things, includes, Hospital/Nursing Home (Room & Boarding and Operation theatre) charges, fees of Surgeon, Anesthetist, Nurses, Specialists, the cost of diagnostic tests, medicines, blood, oxygen, appliances like pacemaker, artificial limbs and organs etc.

The Insured Person should have been hospitalised as an in-patient for a minimum period of 24 hours. However, in respect of Day Care treatment undertaken in a Hospital / Nursing Home, hospitalization as an in- patient can be for less than 24 hour period.

### **2. Domiciliary hospitalisation**

This benefit covers payment of expenses incurred for medical treatment pertaining to domiciliary hospitalisation for a period exceeding three days for disease, illness or injury, which in the normal course, would require care and treatment at a Hospital/Nursing Home, but is actually taken whilst the Insured Person is confined at home in India, under any of the following circumstances namely: -

- a. the condition of the patient is such that he/she cannot be removed to Hospital/Nursing Home, or
- b. the patient cannot be admitted to Hospital/Nursing Home for lack of accommodation therein.

Domiciliary hospitalisation benefits shall be subject to the Sum Insured mentioned in the Schedule, and shall, in no case cover expenses incurred for:

- a. Pre and Post Hospital treatment,
- b. Treatment of any of the following diseases / illness / injury:
  1. Asthma
  2. Bronchitis
  3. Chronic nephritis and nephritic syndrome
  4. Diarrhea & all types of dysenteries including gastroenteritis
  5. Diabetes mellitus and insipidus
  6. Epilepsy
  7. Hypertension
  8. Influenza, cough and cold
  9. All psychiatric or psychosomatic disorders
  10. Pyrexia of unknown origin for less than 10 days
  11. Tonsillitis and upper respiratory tract infection including laryngitis & pharangitis
  12. Arthritis, gout and rheumatism.

Domiciliary hospitalisation benefits also cover expense on nurses engaged on the recommendation of the attending Medical Practitioner. The same shall be subject to the Sum Insured mentioned in the Schedule.

### 3. Pre-Hospitalisation

This benefit covers relevant medical expenses necessarily incurred during a period up to the number of days as mentioned in the Schedule prior to hospitalisation for treatment of disease, illness or injury sustained and considered a part of a claim admissible under this Policy.

### 4. Post-Hospitalisation

This benefit covers relevant medical expenses necessarily incurred during a period up to the number of days mentioned in the Schedule, after discharge from Hospital / Nursing Home for



continuous treatment of the disease, illness or injury sustained for which the Insured Person was hospitalised giving rise to an admissible claim under this Policy.

**Special Exclusions**

The Company shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 1) Pre-existing diseases / illness / injury / condition - All diseases, illnesses, injuries, condition which are pre-existing when the cover incepts for the first time under this Policy, unless specifically stated otherwise in the Schedule.
- 2) Medical expenses incurred for treatment undertaken for disease, illness, injury within 30 days of the inception date of this Policy. This exclusion does not apply for all claim free renewal policies without a break in cover.
- 3) Expenses incurred on treatment of following diseases, illness, injury within the first year from the inception of this Policy:
  - a. Cataract.
  - b. Benign Prostatic Hypertrophy.
  - c. Myomectomy, Hysterectomy or menorrhagia or fibromyoma unless because of malignancy.
  - d. Dilation and curettage (other than taken for pregnancy and/or childbirth related treatment).
  - e. Hernia, hydrocele, congenital internal disease, fistula in anus, sinusitis.
  - f. Skin and all internal tumors/ cysts/nodules/ polyps/ piles of any kind including breast lumps unless malignant /adenoids and hemorrhoids.
  - g. Dialysis required for chronic renal failure.
  - h. Gastric and Duodenal ulcers.
  - i. Deviated Nasal septum surgery and surgery and treatment on sinuses.
  - j. Gall stones and kidney stones treatment and surgeries.

This exclusion does not apply for all claim free renewal policies.

- 4) Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
- 5) Dental treatment or surgery of any kind unless requiring hospitalisation.
- 6) Birth control procedures, hormone replacement therapy, treatment arising from or traceable to pregnancy, childbirth including caesarean section and voluntary medical termination of pregnancy during the first 12 weeks from the date of conception. However, this exclusion will not apply to Ectopic Pregnancy proved by diagnostic

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- means and certified to be life threatening by the attending Medical Practitioner.
- 7) Routine medical, eye and ear examinations, cost of spectacles, laser surgery, contact lenses or hearing aids, vaccinations, issue of medical certificates and examinations as to suitability for employment or travel.
  - 8) Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases / illness / injury caused by and/or related to HIV.
  - 9) Vitamins and tonics unless forming part of treatment for disease, illness or injury as certified by the Medical Practitioner,
  - 10) Treatment of obesity, general debility, convalescence, run down condition or rest cure, congenital external disease/ illness or defects or anomalies, sterility, venereal disease or intentional self-injury and use of intoxicating drugs/alcohol.
  - 11) Sex change or treatment, which results from, or is in any way related to, sex change.
  - 12) Vaccination and inoculation of any kind.
  - 13) Treatment by a family member and self-medication or any treatment that is not scientifically recognized.
  - 14) Any criminal act.
  - 15) Disease / illness / injury, directly or indirectly, caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, act of terrorism.
  - 16) Any treatment received in convalescent homes, convalescent hospitals, health hydros, nature cure clinics or similar establishments
  - 17) Any medical, physical or mental condition or treatment or service, which is specifically excluded under this Policy.
  - 18) Alcohol or drug abuse.
  - 19) Prostheses, corrective devices and medical appliances, which are not, required intra-operatively or for the disease/ illness/ injury for which the Insured Person was hospitalised.
  - 20) Any stay in Hospital/Nursing Home without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner or for observation and/or investigation.
  - 21) Treatment of mental disease / illness, stress, psychiatric or psychological disorders.
  - 22) Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to accident or as a part of any disease/ illness / injury.
  - 23) Any loss, directly or indirectly, due to contamination due to an act of terrorism, regardless of any contributory causes (if the Company alleges that by reason of this exclusion any loss is not covered by this insurance, the burden of proving the contrary

shall be upon the Insured Person).

- 24) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 25) Disease, illness, injury, directly or indirectly, caused by or contributed to by nuclear weapons/materials or radioactive contamination.
- 26) Charges incurred primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any disease, illness or injury, for which confinement is required at a Hospital/Nursing Home or at home under domiciliary hospitalisation as defined.
- 27) Costs of donor screening or treatment, unless specifically covered and specified in the Schedule.
- 28) Naturopathy, acupressure, acupuncture, magnetic and other therapies, Experimental and unproven local treatment of any kind.
- 29) Any treatment received outside India.
- 30) Treatment taken from persons not registered as Medical Practitioners under respective medical councils.
- 31) Industrial disaster.
- 32) Insured Person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports.
- 33) Insured Person whilst flying or taking part in aerial activities (including cabin crew) except as a fare-paying passenger in a regular Scheduled airline or air charter company.

### **Section VIII - Money Insurance**

#### **What is covered:**

This Section covers loss of money relating to the insured educational institution due to accident or misfortune

- a) while in transit,
- b) from safe at the insured educational institution
- c) from till at the Insured educational institution

**Special Conditions**

1. The Insured shall maintain and keep a complete account of money in a safe, cupboard or cash box under lock and key at places other than the place where the money covered is kept. The liability of the Company shall be limited to the account actually shown by such records not exceeding the amount stated in the Schedule.
2. The money collected by the Insured or the authorised employee/s of the Insured whilst in transit to the Insured educational institution or bank shall not remain in their personal custody for more than 48 hours
3. The Company shall be entitled in the name of the Insured to have the absolute conduct and control of all or any proceedings that it considers necessary for the purpose of tracing and recovering money lost or for securing reimbursement of money lost and the Insured shall at the Company's expense furnish all such assistance as may reasonably be required by the Company in connection with such proceedings and in the event of any or all of the money being recovered it shall be imperative upon the Insured to refund to the Company such proportion of the sum allowed by way of compensation as the amount recovered bears to the total money lost.

**Special Exclusions:**

The Policy does not cover -

1. Shortage of money due to error or omission.
2. Loss of money entrusted to any person other than Insured or authorised employee of Insured educational institution.
3. Loss arising from fraud or dishonesty of any cash carrying employee of the Insured educational institution unless such loss is discovered within 48 hours of its occurrence.
4. Loss of money extracted from safe following the use of key to the said safe or any article therefrom belonging to the Insured educational institution unless such key has been obtained by assault or threat thereof.

**Section IX – Events**

For events organized by the Insured educational institution, this Section provides coverage for:

- a. Material damage arising out of Fire and Allied perils, burglary and housebreaking for assets relating to the events involving specially erected stage, galleries, special communication systems, erected temporary structured stands, gazebos, staging or

- any other structures, other than professionally erected marquees in the Insured's educational institution
- b. Liability arising out of cancellation, abandonment or postponement of the event.

**Special Exclusions**

The Company, shall not, however, be liable for –

- a. the first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;
- b. loss discovered only at the time of taking an inventory;
- c. normal wear and tear, gradual deterioration due to atmospheric conditions or lack of use or obsolescence or otherwise, rust, scratching of painted or polished surfaces or breakage of glass;
- d. loss or damage due to faulty design;
- e. the cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/ or workmanship;
- f. the cost necessary for rectification or correction of any error during temporary construction unless resulting in physical loss or damage;
- g. loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates;
- h. any damage or penalties on account of the Insured's non-fulfillment of the terms of delivery or completion under his contract of construction or of any obligations assumed there under or lack of performance including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies;
- i. loss of or damage to vehicles licensed for general road use or water borne vessels or machinery/equipment mounted or operated or fixed on floating vessels/craft/barges or aircraft.
- j. Liability arising out of cancellation, abandonment or postponement of event due to:
  - i. earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance, unless specifically insured.
  - ii. riot, strike or terrorism, unless specifically insured
  - iii. deliberate, willful or intentional non-compliance of any Statutory provision or disregard of the Insured's technical or administrative management
  - iv. loss of pure financial nature such as loss of goodwill, loss of market etc.

- v. all personal injuries such as libel slander, false arrest, wrongful eviction, wrongful detention, defamation etc and mental injury, anguish or shock resulting therefrom
- vi. infringement of plans, copyright, patent, trade name, trademark, registered design
- vii. non-appearance of participants except other than due to accident involving participants
- viii. fines, penalties, punitive or exemplary damages or any other damages
- ix. political cause, war group, nuclear group of perils
- x. any motor vehicle or trailer for which compulsory insurance is required by legislation except claims relating to the use of any tool or plant forming part of or attached to such vehicle, beyond the limits of thoroughfare caused by the loading or unloading of any such vehicle, damage to any bridge, weigh bridge road or anything beneath caused by the weight of such vehicle or load carried thereon
- xi. transportation of materials and dangerous substances unless specifically covered
- xii. ownership, possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft
- xiii. injury to any person under a contract of employment or apprenticeship with the Insured when such injury arises out of the execution of such contract.

## **Section X - Legal Liability**

### **Sub-section X A - Towards Employees:**

#### **What is covered:**

This Sub-section covers Insured's legal liability to permanent employees under Fatal Accidents Act, 1855/ Workmen's Compensation Act, 1923 or any amendments thereto and in Common Law to pay compensation in respect of accidental death or injury sustained during the currency of the Policy arising out of and in the course of employment in India with the Insured. In addition to compensation as stated above, the Company will also pay claimant's costs, fees and expenses and defence costs incurred with its consent in defending a claim.

#### **Special Exclusions:**

The Company shall not be liable for -

1. Interest and/or penalty imposed on the Insured on account of failure to comply with the requirements laid down under Workmen's Compensation Act, 1923 and subsequent amendments thereto.

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2. Insured's liability to employees of contractors.
3. Any liability of the Insured, which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.

## **Sub-section X B - Towards Third Parties:**

### **What is covered:**

This Sub-section covers Insured's legal liability (other than liability under the Public Liability Insurance Act, 1991 or any amendments thereto or any other statute based on the doctrine of liability or product or pollution liability) to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law. The liability of the Company under this Sub-section for any one Policy period shall not exceed the Sum Insured under this Section of the Policy.

The indemnity under this Sub-section only applies to claims arising out of accidents occurring in the Insured's premises during the period of insurance and first made in writing during the Policy period and not in respect of any claim arising out of or in connection with:

- a) Pollution howsoever caused
- b) Any product.

### **Special Exclusions:**

The Company shall not be liable for -

- 1) Any compensation for death of or bodily injury to any, managerial staff, employees of the Insured, contractor's employees or damage to property belonging to or in the custody of or control of Insured or Insured Person's family, partner, directors, managerial staff, employees and contractor's employees.
- 2) Liability assumed by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
- 3) Accidents, directly or indirectly, caused by, traceable to, arising out of the ownership, possession or the custody by or on behalf of Insured of animals, vehicles, aircrafts, ships, boats or crafts of any kind.
- 4) Liability arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
- 5) Liability arising out of all personal
  - a) injuries such as libel, slander, false arrest, wrongful eviction and detention, deformation and mental injury arising or shock resulting therefrom.
  - b) Infringement of plans, copyright, patent, trademark, registered design.

- 6) Any fines, penalties, punitive, exemplary or any other damages resulting from the multiplication of compensatory damages.
- 7) Damage to property owned, leased and hired or under hire purchase or on loan to the Insured or otherwise in the Insured's care, custody and control other than the premises (or contents thereof) temporarily occupied by the Insured for work therein or other property temporarily in the Insured's possession for work therein (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work).
- 8) Employees and visitors clothings and personal effects.
- 9) Transportation of materials and/or hazardous/dangerous substances outside Insured's premises.
- 10) Damages arising out of alterations, additions, repairs or decorations to the Insured's premises specified in the Schedule.

### **Section XI - Infidelity/Dishonesty of employees**

#### **What is covered:**

Direct pecuniary loss due to dishonest acts / infidelity of Insured's employees.

#### **Special conditions:**

- a) It is a condition under this Section that
  - i) The loss shall have occurred in connection with the employee's occupation/duties by reason of any act or fraud or dishonesty committed after the commencement of this Policy and during its uninterrupted continuance and be discovered during the continuance of this Policy or within twelve (12) calendar months after the death, dismissal or retirement of such employee or twelve (12) calendar months after this Policy shall have ceased to exist whichever of these events, shall happen first.
  - ii) The liability of the Company in respect of any one person or of all persons so employed and in respect of all losses in any one Policy period is limited to the sum specified in the Schedule.
- b) The following conditions are precedent to a claim becoming payable under this Section:
  - i) In the event of loss the Insured shall give immediate notice to the Police, take all practicable steps for discovering and punishing the guilty persons, for tracing and recovering the property lost and shall be bound to satisfy the Company that the loss claimed for has actually arisen from one of the causes insured against.



- ii) The Company shall not be liable for any act or default of an employee done or omitted to be done after the discovery by the Insured of any act of forgery, embezzlement, larceny or fraudulent conversion on the part of any such employee.
- iii) The Insured shall if and when required by the Company but at the expense of the Company use all diligence in prosecuting any of the employees to conviction for any act or default which such employee shall have committed and in consequence of which a claim shall have been made under this Policy and shall at the Company's expense give all information and assistance to enable the Company to sue for and obtain reimbursement from any such employee by reason of whose acts or defaults a claim has been made or from the estate of such employee or from any moneys which the Company shall have become liable to pay in respect thereof.
- iv) Any money of the employee in the hands of the Insured and any money which but for the employee's dishonesty would have been due to the employee from the Insured shall be deducted from the amount otherwise payable under this Policy. Any money recovered after the settlement of any claim shall be the property of the Company not exceeding, however, the amount paid by the Company.

### **Section XII – Personal Belongings of Student/s**

This Section covers loss/damage, in respect of the Personal Belongings of the Insured Person being the Insured Student, under two sub-sections:

#### **Sub Section XII(A) – Electronic Appliances**

This sub-section covers

- a) Loss or damage to electronic appliances, apparatus, gadgets and/or any electronic installation including Computers belonging to the Insured Person, whilst contained or fixed in the Insured educational institution and mentioned in the Schedule
- b) Loss or damage to Portable Computers mentioned in the Schedule belonging to the Insured Person, when carried anywhere in the world as accompanied baggage.

#### **Sum Insured:**

The Sum Insured in respect of each item for coverage under this sub-section shall be equal to the cost of replacement of such item by a new item of the same kind and capacity which shall mean its current new replacement cost including ordinary freight, customs duty, other dues, if any, and cost of erection (CNRV basis).

The Sum Insured of the equipment insured under this Section shall include the value of 'System Software'.

**Basis of indemnity:**

- a. In cases where damage to an insured item can be repaired the Company will pay expenses necessarily incurred to restore the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop customs duties and dues if any, to the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the Insured, the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. If the cost of repairs as detailed hereinabove equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) below.

- b. In cases where an insured item is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss, including costs for ordinary freight, erection and customs duties if any, provided such expenses have been included in the Sum Insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for the dismantling of the machinery destroyed, but the salvage will be taken into account.

Any extra charges incurred for overtime, night-work, work on public holidays, express freight, are covered by this insurance only if specially agreed to in writing.

In the event of the Makers' drawings, patterns and core boxes necessary for the execution of a repair not being available the Company shall not be liable for the cost of making any such drawings, patterns and core boxes.

The cost of any alterations, improvements or overhauls shall not be recoverable under this Policy.

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The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

- c. In cases where the insured item is subjected to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged insured item with a follow-up model(similar type)of similar structure/configuration ( of similar quality )i.e low, average or high capacity will be reimbursed.

If the Sum Insured is less than the amount required to be insured, the Company 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.

The Company will make payments only after being satisfied, with necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged equipment for reasons beyond their control. In such cases, claims can be settled on "indemnity basis".

As from the date of an indemnifiable occurrence the Sum Insured shall be reduced for the remaining Policy period by the amount of indemnity paid, unless the Sum Insured is reinstated:

### Special Exclusions:

The Company shall not be liable for:

1. The Excess, as stated in the Schedule, to be first borne by the Insured Person out of each and every claim; where more than one item is damaged in one and same occurrence, the Insured Person shall not, however, be called upon to bear more than the highest Excess applicable to any one such item.
2. Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the Insured Person, or his representatives, whether such faults or defects were known to the Company or not.
3. Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions.
4. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items.

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5. Any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations.
6. Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract.
7. Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement.
8. Consequential loss or liability of any kind or description.
9. Loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals).
10. Aesthetic defects, such as scratches on painted polished or enamelled surfaces.
11. Any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields.

In respect of the parts mentioned under 9) and 10) above the Company shall be liable to provide compensation in the event that such parts are effected by an indemnifiable loss or damage to the insured items.

The Sum Insured in respect of each items for coverage under (a) and (b) shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties, and assembling costs, if any.

The liability of the Company under this Section is limited to the Sum Insured, as specified in the Schedule.

**Sub Section XII (B) – Personal Effects**

The Company will indemnify the Insured Person under this Sub-section in respect of loss / damage to personal effects contained in the Insured premises as specified in the Schedule, due to -

- a) Fire and allied perils including earthquake
- b) burglary, housebreaking, hold-up

in accordance with the Perils Covered and Exclusions in this Policy, as specified below.

The liability of the Company under this Section is limited to the Sum Insured, as specified in the Schedule.

**Perils Covered**

**I Fire**

Excluding loss, destruction or damage caused to the personal effects of the Insured Person by:

- a) i) its own fermentation, natural heating or spontaneous combustion
- ii) its undergoing any heating or drying process
- b) burning of personal effects insured by order of any Public Authority.

**II Lightning**

**III Explosion/Implosion**

Excluding loss, destruction or damage

- a) to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion
- b) caused by centrifugal forces.

**IV Aircraft Damage**

Loss, destruction or damage caused by aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves.

**V Riot, Strike and Malicious Damage**

Loss, destruction or visible physical damage by external violent means directly caused to the personal effects of the Insured Person but excluding those caused by:

- a) total or partial cessation of work or the retardation or interruption or cessation of any process or operation or omission of any kind
- b) permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority
- c) permanent or temporary dispossession of the personal effects of the Insured Person resulting from the unlawful occupation by any person of such personal effects or prevention of access to the same

- d) burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

**Terrorism Damage Exclusion Warranty:**

Notwithstanding any provision to the contrary within it is agreed that this Policy excludes loss, damage, cost or expense of whatsoever nature, directly or indirectly, caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, by 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 purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expense of whatsoever nature, directly or indirectly, caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company shall allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

In the event, any portion of this endorsement is found to be invalid or unenforceable, the remainder shall nonetheless remain in full force and effect.

**VI Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)**

Loss, destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation, volcanic eruption or other convulsions of nature.

**VII Impact Damage**

Loss, destruction or visible physical damage or destruction due to impact by any rail/ road vehicle or animal by direct contact not belonging to or owned by

- c. the Insured/ Insured Person or

- d. Insured's employees while acting in the course of their employment.

### **VIII Subsidence and Landslide including Rockslide**

Loss, destruction or damage directly caused by subsidence of part of the site on which the personal effects of the Insured Person stands or land slide/rock slide excluding:

- a. the normal cracking, settlement or bedding down of new structures
- b. the settlement or movement of made up ground
- c. coastal or river erosion
- d. defective design or workmanship or use of defective materials
- e. demolition, construction, structural alterations or repair of any building or property, ground works or excavations.

### **IX Bursting and/or overflowing of Water Tanks, Apparatus and Pipes**

### **X Missile Testing operations**

### **XI Leakage from Automatic Sprinkler Installations**

Excluding loss, destruction or damage caused by -

- a. defects in construction known to the Insured Person
- b. repairs or alterations to the personal effects of the Insured Person
- c. repairs, removal or extension of the sprinkler installation.

### **XII Bush Fire**

Excluding loss, destruction or damage caused by forest fire.

### **XIII Earthquake (Fire and Shock)**

Loss or damage (including loss or damage by fire) to any of the personal effects of the Insured Person occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide / rockslide resulting there from.

Provided always that in the event of a claim for loss or damage due to earthquake the Insured Person shall (if so required) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

**XIV Burglary, housebreaking, hold-up**

- c) Loss or damage to personal effects of the Insured Person by burglary, housebreaking and hold-up.
- d) Damage to the Insured premises and/or safe resulting from burglary and/or housebreaking or any attempt thereat subject to a maximum of 5 % of the Sum Insured.

Provided however that no loss under clauses a) and b) hereinabove, shall together exceed the Sum Insured mentioned in the Schedule to this Policy.

**Exclusions**

**Exclusions in respect of loss or damage due to fire and allied perils including earthquake.**

This Policy does not cover:-

1. Loss, destruction or damage caused by war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, mutiny or civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
2. Loss, destruction or damage, directly or indirectly, caused to the personal effects insured by
  - c) ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - d) the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Loss, destruction or damage caused to the insured personal effects by pollution or contamination excluding
  - c) pollution or contamination which itself results from a peril hereby insured against
  - d) any peril hereby insured against which itself results from pollution or contamination.
4. Loss, destruction or damage to bullion or works of art of an amount exceeding Rs. 10,000/- manuscripts, plans, drawings, securities or obligations, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.



5. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
6. Loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
7. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) debris removal by the Insured following loss, destruction or damage to the personal effects insured by any of the insured perils in excess of 3% and 1% of the claim amount respectively.
8. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
9. 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.
10. Loss by theft during or after the occurrence of any of the insured perils except as provided under riot, strike, malicious and terrorism damage cover.
11. Loss or damage occasioned by or through or in consequence, directly or indirectly, due to volcanic eruption or other convulsions of nature.
12. Loss or damage to personal effects insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

**Exclusions in respect of loss or damage due to burglary and/or housebreaking.**

This Policy does not cover loss or damage:-

1. where any member of the Insured Person's family is concerned as principal or accessory
2. to livestock, motor vehicles and pedal cycles
3. to money, securities for money, stamps, bullion, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts unless separately specified

### **Basis of Indemnity**

The indemnity shall be on the basis of reinstatement value or market value as opted by the Insured Person.

The Company may at its option reinstate, replace or repair the personal effects lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage not more than the Sum Insured thereon.

### **Section XIII – Pedal Cycles**

The Company will indemnify the Insured Person in respect of loss or damage to pedal cycle described in the Schedule, belonging to the Insured Person by :-

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

Provided that the liability of the Company in respect of loss or damage to anyone pedal cycle in any one Policy period will not exceed the Sum Insured set against it in the Schedule.

The Company will indemnify the Insured Person in respect of all sums which the Insured Person shall become legally liable to pay as compensation and litigation expenses incurred by the Insured Person with the Company's written consent for accidental death of or bodily injury to any

person other than a member of the Insured Person's family or being conveyed on such cycle and/or accidental damage to property not belonging to or in the custody or control of the Insured Person or being conveyed on such cycle in the event of accident caused by or happening through or in connection with any pedal cycle insured provided that the liability of the Company in respect of such compensation and litigation expenses in the Policy period is limited to the indemnity limits mentioned as part of the Schedule.

### **Special Exceptions**

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

1. whilst it is being used for hire or reward or outside India
2. caused by over loading, strain or mechanical breakdown
3. to accessories by theft unless the pedal cycle is stolen at the same time
4. occurring whilst being used for racing.

### **Special Condition**

The pedal cycle should be securely locked when left unattended.

## **Section XIV – Student Allowance**

### **What is covered**

This Section provides the Insured Person being the Insured student an educational allowance to be utilised to pursue his/her studies at the insured Educational Institution, for a specified period of time, till the Insured Person completes his/her education from the insured educational institution, in the event of death of the earning parent or sponsor, as specified in the Schedule.

The Company shall also pay the Insured Person the expenses incurred (less possible/actual refunds), towards the Tuition fees which has already been advanced to the educational institution for the current semester/year and/or examination fees already paid to educational institution and/or any concerned educational body/authority towards any examination that the Insured Person is required to undertake as part of the curriculum prescribed by the Insured educational institution, up to the amount stated in Schedule, in the event of the Insured Person being unable to continue his/her education during the current semester/year and/or is unable to appear for the examination, subject to the Special Conditions below:

### **Special Conditions**

The education allowance/expenses becomes payable on any of the following grounds:

1. In the event of Hospitalization of the Insured Person for more than one consecutive month for either a disease, illness or injury or in the case of terminal sickness.
2. In case of death of any-one immediate family member or the Sponsor during the Policy period,

In the event of a claim, the Insured Person shall make a request to the institution, in writing, seeking a written response from the institution towards any amount due to the Insured by way of refunds, both of which shall be required to be provided to the Company. Only the figures shown on an official invoice(s) for payment of said Tuition Fees from the institution and/or examination fees from the institution and/or concerned educational body/authority holding examination in conjunction with the refund statement, if any, shall be used for calculating any payment by the Company which shall not exceed the Sum Insured as specified in the Schedule.

#### **Special Exclusions**

This benefit does not cover any other loss, directly or indirectly, in whole or in part, including loss caused by or resulting from:

1. Pre-existing diseases / illness / injury / condition - All diseases, illnesses, injuries, condition which are pre-existing when the cover in respect of this policy incepts for the first time;
2. Routine physical check up and / or any expenses related thereto;
3. A trip, the purpose of which was to obtain medical care;
4. Cosmetic or plastic surgery except as a result of an accident;
5. Elective surgery;
6. Any mental and nervous disorders, rest, cures or stress of any kind;
7. Alcoholism or drug addiction, or use of any drug or narcotic agent;
8. Any treatment provided by a family member;
9. Specific named hazards, hand-gliding, mountaineering, rock climbing, sky diving, professional or amateur racing and piloting an aircraft;
10. Accidents due to mental disorders or disturbances of consciousness, stroke, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same;
11. Damage to health caused by curative measures, radiation, infection, poisoning except when these arise from an accident;

12. Any other claim after a claim for death has been admitted by the Company and becomes payable;
13. Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured is flying as a passenger on a multi engine, commercial aircraft;
14. Any claim due to pregnancy or childbirth, venereal disease or infirmity;
15. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

### **Section XV – Professional Indemnity**

#### **What is covered**

The Company shall pay all loss which the insured Educational Institution becomes legally obligated to pay on account of any claim first made against such insured during the period of insurance or, if exercised, during the Extended Reporting Period, on account of any Wrongful Act or errors and omission by or on behalf of the insured Educational Institution.

Provided always that, there shall be no liability hereunder for any claim made against the insured for acts committed or alleged to have been committed prior to the Retroactive Date specified in the Schedule.

#### **Notification Extension Clause**

Should the Insured notify the Company during the Policy period in accordance with Special Condition No 2 of any specific event or circumstance which the Company accepts may give rise to a claim or claims which form the subject of indemnity by this Policy, then the acceptance of such notification means that the Company will deal with such claim or claims as if they had first been made against the Insured during the Policy period. The extension under the Clause will be subject to the maximum time limit laid down under the Indian Limitation Act in force from time to time.

#### **Extended Claim Reporting Clause**

In the event of non-renewal or cancellation of this Policy either by the Company or by the Insured, the Company will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the Policy, provided no insurance is in force during this extended reporting period for the same interest, for notification of claims for accidents which had taken place during the period of insurance but could not be made during the Policy period, provided however, all

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claims made during the extended reporting period shall be handled as if they were made on the last day of the expiring Policy period and are subject to the limits of indemnity and the terms, conditions and exceptions of the Policy.

## Claims Series Clause

For the purpose of this Policy where a series of losses and/or bodily injuries and/or deaths are attributable directly or indirectly to the same cause or error or omission relating to discharge of professional services all such losses and/or bodily injuries and/or death claims shall be added together and all such losses and/or bodily injuries and/or death shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There shall, however, be no coverage for claims made arising from one specific cause which are made later than 3 years after the first claim of the series.

## Special Exclusions

The Company shall not be liable for loss on account of any claim based upon, arising from, or in consequence of:

### 1. Any liability :

- a. arising out of any criminal act or any act committed in violation of any law or ordinance
- b. in connection with any third party
- c. assumed by the Insured by agreement and which would not have attached in the absence of such agreement
- d. arising out of deliberate, willful or intentional non-compliance of any Statutory provision
- e. arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
- f. arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc. and mental injury, anguish or shock
- g. arising out of fines, penalties, punitive or exemplary damages
- h. directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- i. directly or indirectly caused by or contributed by :

- i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  - j. arising out of genetic injuries caused by x-ray treatment/diagnostic or treatment/diagnosis with radioactive substances.
  - k. In respect of professional services rendered by the Insured prior to the Retroactive Date in the Schedule.
  - l. the deliberate conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.
  - m. Injury to any person under the contract of employment or apprenticeship with the Insured, their contractor(s) and/or Sub-Contractor(s) when such injury arises out of the execution of such contract.
- 2 Any circumstance if written notice of such circumstance has been given under any coverage section of which this coverage section is a renewal or replacement and if such prior coverage section affords coverage (or would afford such coverage except for the exhaustion of its limits of liability) for such loss, in whole or in part, as a result of such notice.
  - 3 Any demand for monetary damages, suit, formal administrative or regulatory proceeding commenced by the filing of a notice of charges, formal investigative order or similar document or arbitration proceeding pending, or order, decree or judgment entered against any Insured on or prior to the pending or prior date as specified in the Schedule or the same or any substantially similar fact, circumstance or situation underlying or alleged therein.
  - 4 Any dishonest, fraudulent, malicious act or omission or loss due to delay by such Insured
  - 5 Such Insured having gained in fact any profit, remuneration or advantage to which such Insured was not legally entitled.
  - 6 Pollution - However, this exclusion shall not apply to any claim for wrongful dismissal, discharge or termination of employment of any claimant in retaliation for such claimant's actual or alleged
    - a. Refusal to violate any national, state or local statutory law or common law regarding pollution; or
    - b. Disclosure regarding any actual or alleged Pollution by any Educational Institution.
  - 7 Failure to perform any professional service other than education or teaching of students.
  - 8 Any collectively bargained or negotiated labor agreement.

- 9 The disbursement, expenditure or return of funds provided by any government agency or authority or the refusal of any government agency or authority to reimburse funds purportedly disbursed or expended by or on its behalf.
10. Assault, or any act or omission in connection with the prevention or suppression of such acts, whether caused by or at the instigation or direction of any Insured, other person or entity.

### **General Exclusions**

The Company shall not be liable for:

1. loss or damage due to war and/or warlike perils, nuclear and/or atomic radiation
2. loss or damage due to wear and tear, gradual deterioration or slowly developing flaws
3. consequential loss of any kind
4. loss of or damage caused by or due to action of any lawfully constituted authority or Government body
5. loss or damage for which the manufacturer or supplier or repairer or transporter or any other third party is responsible either in law or under a contract.

### **Special Conditions (Applicable to Sections X and XV of the Policy)**

1. The Excess, as stated in the Schedule, to be first borne by the Insured out of each and every claim made under the policy.
2. The Insured shall give written notice to the Company as soon as reasonably practicable of any claims made against the Insured (or any specific event or circumstances that may give rise to a claim being made against the Insured) and which forms the subject of indemnity under this Policy and shall give all such additional information as the Company may require. Every claim, writ, summons or process and all documents relating to the event shall be forwarded to the Company immediately they are received by the Insured.
3. No admission offer promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Company.
4. The Company will have the right but in no case the obligation, to take over and conduct in the name of the Insured the defence of any claims, and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim may relinquish the same. All amounts expended by the Company in the defence, settlement or payment of any claim will reduce the limits of indemnity specified in the Schedule. In the event that the Company, in its sole discretion chooses to exercise its right pursuant to this condition no action taken by the Company in the exercise of such right will serve to modify or expand in any manner, the



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- Company's liability or obligations under this Policy beyond what the Company's liability or obligations would have been had it not exercised its rights under this condition.
5. The Insured shall give all such information and assistance as the Company may reasonably require.
  6. The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to the Company at the time when this Policy was effected and the Company may amend the terms of this Policy.
  7. The Company may at any time pay to the Insured in connection with any claim or series of claims under this Policy to which an indemnity limit applies the amount of such limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the Company shall relinquish the conduct and control of and be under no further liability in connection with such claims.
  8. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning had been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear. The terms and exclusions of this Policy (and any phrase or word contained therein) shall be interpreted in accordance with the Indian Law.
  9. If at the time of happening of any event resulting into a liability under this Policy, there be any other liability insurance or insurances effected by the Insured or by any other person covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
  10. This Policy does not cover liability which at the time of happening of any event resulting into such liability, be insured by or would but for the existence of this Policy, be insured by, any other policy (but not a liability policy) or policies, except in respect of any excess beyond the amount which could have been payable under such policy/policies had this insurance not been effected.
  11. In the event of liability arising under the Policy or the payment of a claim under this Policy, the limit of indemnity per any one year under the Policy shall get reduced to the extent of quantum of liability to be paid or actual payment of such claim. Under no circumstance it shall be permissible to reinstate the aggregate limit of indemnity to the original level even on payment of extra premium.
  12. It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 months from the date of such disclaimer have been made the subject matter of suit in a court of Law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

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13. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any such statement or device whether by Insured or by any person on behalf of the Insured and/or if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.
14. Policy disputes Clause : Any dispute concerning the interpretation of the terms, conditions limitations and/or exclusions contained herein is understood and agreed to by both the Insured and Company to be subject to Indian Law. Each party agree to submit to the jurisdiction of any Court of competent jurisdiction within India. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

### Special Conditions (applicable only to this Section IA, 1B and XII B of the Policy)

1. Coverage under this Section shall be void in the event of mis-representation, description or non-disclosure of any material particular.
2. All insurance under this Section shall cease on expiry of seven days from the date of fall or displacement of insured building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.

Provided such a fall or displacement is not caused by insured perils, loss or damage which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy by or on behalf of the Company: -
  - a. if the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by insured perils.

- b. If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days.
- c. If the interest in the property passes from the Insured otherwise than by will or operation of law.
4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
5. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at the short period scales as per Table given below for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

Table of Short Period Scales	
Period of Risk(Not exceeding)	Premium to be retained (%of the Annual Rate).
15 days	10%
1 Month	15%
2 Months	30%
3 Months	40%
4 Months	50%
5 Months	60%
6 Months	70%
7 Months	75%
8 Months	80%
9 Months	85%
Exceeding 9 Months	Full Annual Premium.

6. (i) On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company:

- a. A claim in writing for the loss or damage containing in particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
- b. Particulars of all other insurances, if any.

The Insured shall also at all times at own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

(ii) In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. On the happening of loss or damage to any of the property insured by this Policy, the Company may:
  - a) Enter and take and keep possession of the building or premises where the loss or damage has happened
  - b) Take possession of or require to be delivered to it any property of the insured in the building or on the premises at the time of the loss or damage
  - c) Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same
  - d) Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

8. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act or with the connivance of the Insured all benefits under this Policy shall be forfeited.
9. If the Company at its option, reinstates or replaces the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other company or Insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by the Company thereon. If the Company so elects to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company 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.

10. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, the Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
11. The Insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.
12. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 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 such two arbitrators and the 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 hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

13. Every notice and other communication to the Company required by these conditions must be written or printed.

**General Conditions (Applicable to all Sections of the Policy except Sections I A, I B and XII B of the Policy)**

**1. Duty of Disclosure**

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured/Insured Person or any one acting on his/their behalf to obtain a benefit under this Policy.

**2. Observance of terms and conditions**

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured / Insured Person, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

**3. Reasonable Care**

The Insured/Insured Person shall take all reasonable steps to safeguard the interests of the Insured / Insured Person against accidental loss or damage that may give rise to a claim.

**4. Material change**

The Insured/ Insured Person shall immediately notify the Company in writing of any material change in the risk and cause at his own expense/ such additional precautions to be taken as circumstances may require to ensure safety and containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium, if necessary, accordingly.

**5. Records to be maintained**

The Insured/ insured Person shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured /Insured Person shall within one month after the expiry of the Policy furnish such information as the Company may require.

**6. No constructive Notice**

Any knowledge or information of any circumstance or condition in connection with the Insured/Insured Person in possession of any official of the Company shall not be notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

**7. Notice of charge**

The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured /Insured Person or his/her nominees or his/her legal representatives, as the case may be, of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

**8. Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

**9. Electronic Transactions**

The Insured /Insured Person agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of this Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. The Insured /Insured Person agrees that the Company may exchange, share or part with any information to or with other group companies or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use /application

**10. Claims Procedure (other than in respect of Sections I, X and XV)**

It is a condition precedent to the Company's liability that upon the discovery or happening of any loss that may give rise to a claim under this Policy, the Insured shall undertake the following:

- a. Upon the happening of any event giving rise to a claim, The Insured shall immediately contact the Company and intimate the claim through its call center in writing at the relevant policy issuing office. The phone number for the call center is given in the Schedule attached to this Policy.



- b. While intimating the claim, the Insured shall be required to furnish all the requisite information, such as:
1. Name of the Insured
  2. The Insured's contact details
  3. Policy number
  4. Date & Time of Loss
  5. Location of loss
  6. Nature of loss
  7. Cause of loss
  8. Whether Police authorities has been informed
  9. Estimate of loss

**(For Sections II, III, IV, VIII, IX, XI, XII, XIII)**

- a. On receipt of all the required information along with the claim form, the Company shall appoint a Surveyor for assessing the loss/ claim within 72 hours of the receipt of intimation from the Insured, if required.
- b. The Insured shall allow the surveyor to inspect the lost/damaged properties/goods. The Insured shall assist and not hinder or prevent the Surveyor in pursuance of his/her duties. The Insured shall not abandon the insured property/items in the premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or the Surveyor.
- c. The Surveyor shall communicate his/her report to the Company within 30 days of his/her appointment.
- d. If the Company, on the receipt of a Survey Report, finds that it is incomplete in any respect, the Company shall require the Surveyor, under intimation to the Insured, to furnish an additional report on certain specific issues as may be required. Such a request may be made by the Company within 15 days of the receipt of the original Survey Report.
- e. The Surveyor on receipt of this communication shall furnish an additional report within three weeks of the date of receipt of communication from the Company
- f. On receipt of the survey report or the additional Survey Report, as the case may be together with all complete documentation to be furnished by the Insured, the Company shall within a period of 30 days offer a settlement of the claim to the Insured. If the Company, for any reasons to be recorded in writing and communicated to the Insured, decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of the Survey Report or the additional survey report, as the case may be.

**(For Sections V and VI)**

If the Insured Person shall sustain any bodily injury in respect of which a claim is or may be made hereunder prompt written notice thereof shall be given to the Company as soon as

possible but in any event within fourteen days of the date of injury. If the Insured Person shall die, notice of death shall be given by the nominees / legal representative(s) forthwith. All certificates, information and evidence whether from a Medical Attendant or otherwise required by the Company shall be furnished at the expense of the Insured Person or nominee or legal representatives, as the case may be, and shall be in such form and of such nature as the Company may prescribe. The Insured Person must immediately after the occurrence of any accident which may be the subject of a claim hereunder obtain medical treatment failing which the Company will not be liable for any consequence thereof. The documents required are:

**In case of Personal Accident Death claims**

- a. FIR from police authorities wherever necessary (in case of accidents outside residence)
- b. Death Certificate from the Municipal Authorities
- c. Post Mortem Report

**In case of Personal Accident Disability claims**

- a. FIR from police authorities wherever necessary (in case of accidents outside residence)
- b. Medical Certificate from the attending Medical Practitioner for the injury indicating the extent of disability
- c. Hospital Medical Records.

**(For Section VII)**

- a. The Insured Person shall give immediate notice to the Third Party Administrator named in the Schedule, by calling the toll free number as specified in the Schedule and also in writing at the address shown in the Schedule with particulars as below: Policy Number, Name of the Insured Person availing treatment, nature of disease / illness / injury, name and address of the attending Medical Practitioner, / Hospital/Nursing Home and any other relevant information. This information also needs to be provided to the Company immediately and prior to availing treatment and in any case within 7 days, failing which the Company has the right to treat the claim as in-admissible or to pay only a maximum of 80% of the admissible amount.

**b. Cashless Hospitalisation**

The Company shall provide cashless hospitalisation to the Insured Person through the Third Party Administrator (TPA). The Insured Persons can avail of cashless hospitalisation upto the limit of Sum Insured mentioned in the Schedule, subject to obtaining pre-authorisation from the TPA.

The Insured Person needs to submit to the TPA complete information of the disease, illness or injury requiring treatment to be undertaken in a Hospital/ Nursing Home which is within the TPA network, along with certification from the Medical Practitioner and/or Hospital/ Nursing Home. Considering the above, the TPA shall issue pre-authorisation to the Hospital / Nursing Home concerned for cashless hospitalisation for the treatment of the Insured Person upto the limit of the Sum Insured specified in the Schedule.

However, cashless hospitalisation will not be available if the treatment is undertaken in a non-networked Hospital / Nursing Home, in which case, the Insured Person shall, after due intimation about the hospitalisation details to the Company / TPA as mentioned hereinabove, pay the hospitalisation expenses directly to the Hospital / Nursing Home concerned and claim reimbursement from the Company for the same.

The Company will notify, from time to time, the list of Hospitals/ Nursing Homes within the TPA network.

Where cashless hospitalisation is pre-authorised by the TPA, the Insured Person need not pay the hospitalisation expenses for the treatment undertaken for diseases, illness or injury which are covered under this Policy, and the same shall be paid by the TPA directly to the Hospital/ Nursing Home.

Cashless hospitalisation benefit shall be limited exclusively to hospitalisation expenses incurred for treatment undertaken for disease, illness or injury in a network Hospital / Nursing Home and shall not extend to other benefits.

### **c. Claim Processing**

The Third Party Administrator appointed by the Company will process the claim on behalf of the Company and make all payments.

The Company requires the Insured Persons to deliver to the Third Party Administrator at their own expense, within 30 days of the Insured Person's discharge from Hospital/ Nursing Home (for post-hospitalisation expenses, completion of post-hospitalisation period or completion of treatment, whichever is earlier), any and all information and documentation concerning the claim or the Company's liability for it, including but not limited to:

- i. Duly filled claim form(s)
- ii. Original bills, receipts and discharge/card from the Hospital /Nursing Home / Medical Practitioner
- iii. Practitioner
- iv. Original bills from chemists supported by proper prescription
- v. Original Investigation test reports and payment receipts

- vi. Medical Practitioner's referral letter advising hospitalisation
- vii. Original bills and receipts for claiming Ambulance charges
- viii. Original bills, receipts and Medical Practitioner's prescription for claiming benefits under
- ix. external mobility aids and appliances.

If so, requested by the Company, the Insured Person will have to submit for a medical examination by the Company's or Third Party Administrator's Medical Practitioner as often as the Company considers necessary.

**11. Reinstatement of Sum Insured (Applicable only to Sections II, III, IV and VIII of the Policy):**

**Position After the Claim:**

- a. After a claim is paid to the Insured under this Policy, the Sum Insured of this Policy shall stand reduced to the extent of the amount paid as claim.
- b. The Insured has the option of reinstating the value of Sum Insured under the Policy to the original Sum Insured under the Policy by payment of additional premium to the Company.
- c. Replenishment of value will be done only after the Company receives a written request from the Insured and premium is paid therefor.

At all times during the period of this Policy the cover will be maintained to the full extent of the respective Sum Insured in consideration of which upon the settlement of any loss under this Policy, a pro-rata premium for the unexpired period from the date of such loss to the expiry of Policy period for the amount of such loss shall be payable by the Insured to the Company.

Where after a claim under the Policy, if the Sum Insured is not reinstated, the liability for any subsequent claim shall be limited to the balance available Sum Insured under the Policy.

The additional premium referred above shall be deducted from the net claim amount payable under the Policy. The intention of this condition is to ensure continuity of the cover to the Insured subject only to the Company's right for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises the option not to reinstate the Sum Insured as above.

**12. Subrogation**

In the event of payment under this Policy, the Company shall be subrogated to all the Insured /Insured Person's rights or recovery thereof against any person or organisation, and the Insured/Insured Person shall execute and deliver instruments and papers necessary to secure such rights. The Insured/Insured Person and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured /Insured Person's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

### 13: Contribution

If there shall be existing any other insurance of any nature whatsoever covering the same Insured / Insured Person whether effected by the Insured /Insured Person or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

### 14. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured/Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no Court action or suit is commenced within twelve months after such rejection all benefits under this Policy shall be forfeited.

### 15. Cancellation/termination

Subject to no claim being reported to the Company, this insurance may be terminated at any time at the request of the Insured/Insured Person, in which case the Company will retain the premium at the short period rates (Given in the table below) for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice,, to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

Table of Short Period Scales	
Period of Risk(Not exceeding)	Premium to be retained (%of the Annual Rate).
15 days	10%
1 Month	15%
2 Months	25%

3 Months	30%
4 Months	35%
5 Months	40%
6 Months	50%
7 Months	60%
8 Months	70%
9 Months	80%
Exceeding 9 Months	Full Annual Premium.

### 16. Cause of Action / Currency for Payment

No claim shall be payable under this Policy unless the cause of action arises in India. All claims shall be payable in India and in Indian Rupees only.

### 17. Policy Disputes

The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy.

### 18. Arbitration clause

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 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 such two 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 hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

### 19. Renewal Notice

The Company shall not be bound to give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancing the risk of the Company.

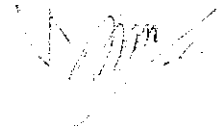
**20. Notices**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to -

- i. In case of the Insured/Insured Person, at the address specified in the Schedule to this Policy.
- ii. In case of the Company, to the Policy issuing office / nearest office of the Company.

**21. Customer Service**

If at any time the Insured/Insured Person requires any clarification or assistance, the Insured/Insured Person may contact the Policy issuing office of the Company at its address during normal office hours.



**Reliance EducationProtect Policy  
 Schedule**

Policy Issuing Office:			Intermediary Code		
Policy No:					
Date of proposal & declaration:			Details of previous policy (in case of renewal) Previous policy No: Date of expiry:		
Name and address of the Insured:					
Address of the Insured Educational Institution					
Description of Educational Institution:					
Period of Insurance:					
Basis of valuation for Section I, II, XII(B)					
<b>I Fire &amp; Allied Perils</b>					
A. Building					Sum Insured
i. Superstructure					Rs
ii. Plinth & foundation					Rs
B. Contents					Rs
Terrorism Opted For					Yes/No
II Burglary and Housebreaking Contents					Rs.
<b>III Electrical &amp; Mechanical Appliances (Items are required to be covered on CNRV basis )</b>					
Sr.No	Description	Make & Model	Year of manufacture	Identification no.	Sum Insured (Rs)
<b>IV Electronic Appliances (Items are required to be covered on CNRV basis )</b>					
Sr.No	Description	Make & Model	Year of manufacture	Identification No.	Sum Insured (Rs)





						Total
Reimbursement of medical expenses due to accident						Yes/No
Sum Insured (Rs.)						
<b>VII Hospitalization Benefit</b>						
Sr. No.	Name of the Insured Person (& names of family members)	Designation	Date of birth	Relationship with the employee	Gender	Sum Insured
<b>VIII Money Insurance</b>						
a)	In transit- limit per carrying				Rs.	
b)	In Safe-sum insured				Rs.	
c)	In Till-sum insured				Rs.	
<b>IX Events</b>						
Description					Limit of Indemnity	
Material Damage						
Third Party Liability						
AOA=AOY=Rs.....						
<b>X Legal Liability</b>						
A. Towards Employees						
No. of employees		Nature of Work/duties		Estimated Wages (Rs )		
B. Towards third parties: AOA=AOY=Rs.....						
<b>XI Infidelity/Dishonesty of employees</b>						
Sr.No.	Name	Designation	Limit of liability ( Rs )			
<b>XII Personal Belongings of Student/s</b>						

Name of the Student							
Address							
Date of Birth							
Course/Class that the student is currently pursuing							
Course Duration							
<b>XII A Electronic Appliances</b>							
Sr. No	Description	Make & Model	Year of Manufacture	Identification No.	Sum Insured		
<b>XII B Personal Effects</b>							
Sr.No	Details of the Items insured	Number of items of this type	Sum Insured (Rs.)				
<b>XIII Pedal Cycles</b>							
Sr.No	Name of the Owner	Description	Make & Model	Year of Manufacture	Sum Insured		
<b>XIV Student Allowance</b>							
Srno	Name of the Student	Course/Class the Student is in	Course Duration (If Applicable)	Number of years/semesters until graduation from school/college	Total Tuition Fees (Per academic Period)	Tuition Fees paid for the current semester/Year	Examination Fees, if applicable
<b>XV – Professional Indemnity</b>							
Limits of Indemnity							
a) Any One Year (AOY)							
b) Any One Accident (AOA)							
<b>Premium Details</b>							
Premium							
Less:	Discount (if any)						
Net Premium							

# RELIANCE General Insurance

And Director, Ambedkar Group

A Reliance Capital Company

Add	12% Service Tax	
Add	Education Cess (2% of Service Tax)	
Add	Higher and Secondary Education Cess (1% of Service Tax)	
Total Premium		

*Note : In the event of dishonor of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.*

In witness whereof this policy has been signed at \_\_\_\_\_ on \_\_\_/\_\_\_/\_\_\_

In case of any assistance with claims, please contact us on 91-22 -3033 8282 or email us at [services.rgicl@relianceada.com](mailto:services.rgicl@relianceada.com)

**For and on behalf of Reliance General Insurance Company Limited**

Authorised Signatory

Consolidated stamp duty paid vide Receipt No. 184147 dated 22.3.2007\*\*

\*\* Not applicable for the State of Jammu and Kashmir



**Reliance EducationProtect Policy  
 Premium Rating**

Section No	Section	Rates (Per Mille)
I	Fire and Allied Perils	As per Internal guide for Fire Portfolio
II	Burglary and Housebreaking	0.025
III	Electrical and Mechanical Appliances	As per Internal guide for Machinery Breakdown
IV	Electronic Appliances	As per Internal guide for Electronic Equipments
V	Personal Accident - Employees (Teaching and Non-Teaching Staff)	0.01
VI	Personal Accident - Student and Parent/Sponsor Guardian of Student	0.01
VII	Hospitalization Expenses	As per Group Mediclaim Rating
VIII	Money	0.5
IX	Events	1.5
X	Legal Liability	
	A. Towards Employees	As per Internal Tariff guide for WC
	B. Towards Third Parties	0.2
XI	Infidelity/Dishonesty of Employees	2 (Floater Policies will be individually rated)
XII	Personal Belongings of Student	
	A. Electronic Appliances	As per Internal guide for Electronic Equipments
	B. Personal Effects	0.55
XIII	Pedal Cycle	2
XIV	Student Allowance	0.05
XV	Professional Indemnity	0.5

**Discount Structure**

**Section Discount**

For covering a minimum of three sections, upto four sections	10%
For covering a minimum of five sections, upto six sections	15%
For covering more than Six Sections	20%

**Low Claim Discount/High Claim Loading**

**Discount Percentage for favourable claim ratio:**

Incurred Claim Ratio	Discount Percentage (%)
Up to 20 %	25
21 % - 35 %	20
36 % - 50 %	15
51 % - 60 %	10

**Renewal Discount**

1st Renewal	5%
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2nd Renewal	10%
3rd Renewal	15%
4th and above Renewal	20%

**Good Features Discount**

For Fire Section - Will be governed by the discount pattern approved and in force for the Fire Class of Business

For Engineering Section - Will be governed by the discount pattern approved and in force for the Engineering Class of Business

Burglary/Money Section - security measures - 5 to 10%

Personal Accident - Will be governed by the discount pattern in force for the GPA Policy

Legal Liability towards Employees - Will be governed by the discount pattern in force for the WC Policy

**Loading of Premium**

There will be loading of premium on the basis of claim experience or merit rating or other specified parameters. The extent of loading and other parameters will be decided periodically based on experience. The authority to waive loading lies with the risk acceptance underwriting authority

1. All rates specified in the Underwriting rating manual are gross rates and agency/commission/brokerage can be allowed on these rates as per the rules prevailing from time to time. In cases wherein there is no or lower procurement cost like agency commission, brokerage, the savings thereof can be considered as further reduction from the rates
2. In order to meet competition, basic rate can be lowered by 3% at the Regional/Corporate office level depending on the overall profitability/premium potential of the Insured

**Reliance EducationProtect Policy  
 Claim Form**

<b>1. Policy Details</b>	
a. Policy No.	
b. Date of Registration	
c. Policy Issuing Office	
d. Intermediary Name & Code	
e. Period of Insurance	
<b>2. Insured's Details</b>	
a. Name of the Insured	
b. Address of the Insured	
c. Contact Number of the Insured	
d. Contact Person	
e. Name of the Insured Person	
f. Address of the Insured Person	
g. Contact Number of the Insured Person	

Please indicate whether claim is in respect of:

- |   |   |
|---|---|
| <input type="checkbox"/> Fire & Allied Perils.  | <input type="checkbox"/> Burglary & Housebreaking |
| <input type="checkbox"/> Electrical & Mechanical Appliances                                     | <input type="checkbox"/> Electronic Appliances    |
| <input type="checkbox"/> Personal Accident – Employees (Teaching and Non-Teaching Staff)        |   |
| <input type="checkbox"/> Personal Accident (Student and Parent/<br>Sponsor Guardian of Student) | <input type="checkbox"/> Hospitalization Expenses |
| <input type="checkbox"/> Money Insurance  | <input type="checkbox"/> Events                   |

- |   |   |
|---|---|
| <input type="checkbox"/> Legal Liability                | <input type="checkbox"/> Infidelity/Dishonesty of employees |
| <input type="checkbox"/> Personal Belongings of Student |   |
| <input type="checkbox"/> Pedal Cycle                    | <input type="checkbox"/> Student Allowance                  |
| <input type="checkbox"/> Professional Indemnity         |   |

<b>Section I (A &amp; B) - Fire &amp; Allied Perils</b>	
<b>Section II – Burglary &amp; Housebreaking</b>	
1. Please state the address of the premises at which the loss occurred	
2. Whether the said premises were occupied at the time of loss?	
3. Please give brief details of how exactly the loss occurred	
4. Who discovered the loss?	
5. Date and time of loss	
6. Has a complaint been lodged with the police?  <i>(Note: Please attach a copy of the Police Complaint, if the complaint has been lodged. If this is not done, this may be done immediately and a copy thereof be furnished to the Company.)</i>	
7. Please state the total value of property upon the premises at the time of loss	
8. Is there any other insurance against the present loss under any other policy? If so, please give full particulars	
a. Insurance Company	
b. Claim Amount	
c. Status <i>(Please attach a separate sheet if the space is insufficient.)</i>	
9. Details of Contents & appliances -- Damaged/lost. <i>(Please attach a separate sheet if the</i>	



<i>space is insufficient)</i>	
<b>Section III – Electrical &amp; Mechanical Appliances &amp; Section IV – Electronic Appliances</b>	
1. Date and time of Loss	
2. Cause of loss	
3. Item Number in the policy schedule	
4. Please state whether the item damaged was under any guarantee from supplier, manufacturer/ repairer. If so, please state the nature of guarantee and guarantee period.	
5. Did the equipment in question suffer any earlier damage due to accident? If so, please give particulars with details of repairs executed	
6. In which section and for what purpose was the electronic appliance(s) being used at the time of breakdown/loss?	
<b>Section V – Personal Accident – Employees (Teaching and Non-Teaching Staff), Section VI – Personal accident (Student and Parent/Sponsor Guardian of Student) &amp; Section VII – Hospitalization Expenses</b>	
1. Details of Accident/Sickness:	
2. When did the accident happen a. Date b. Time	
3. Location	
4. Full description of the accident/sickness how, where it took place:	
5. Nature and extent of loss:	
6. Amount claimed:	

a. Personal accident	
b. Hospitalization expenses	
7. Witness:	
a. Name and Address	
b. Name and Address	
8. Treatment Details:	
a. Names of the Hospital clinic or Nursing Home where the Insured Person was treated	
b. Address	
c. Contact details: email:	
d. Fax:	
e. Telephone	
f. The Physician/ Surgeon who attended on the Insured person	
g. Contact details: email	
h. Fax	
i. Telephone	
j. In case of an accident, have the Police Authorities been informed?	
<b>Attending Physician's Statement for Personal Accident Claim and Hospitalisation          (To be filled up the attending doctor)</b>	
1. Name of Insured Person:	
2. Age:	
3. In case of sickness, please describe the disease/illness contracted:	
4. Date of disease/illness first detected	
5. In case of accident, please describe the nature of injury sustained by the insured	

6. Does the Cause of Accident as stated by the Claimant tally with the injuries noticed by you?	
7. Was he under the influence of intoxicants or drugs at the time of accident?	
8. Are the disease/illness/injury being treated traceable to any previous injuries/ disease/ infirmities?	
9. Was the Claimant hospitalized? If so for what period?	
10. Details of treatment given and Operations performed?	
11. In case of disability due to accident, Extent of Disability: (%) Whether the disability is recoverable?	
12. Has this accident been reported to the Police Authorities? If yes, a. Case No: b. Police Station	
13. Doctor's Full name and Signature	
a. Regn No:	
b. Doctor's Contact No	
Date:	
Place:	
<b>Section VIII – Money Insurance</b>	
1. Date and time of loss	
2. Date of discovery of loss	
3. What were the places between which money was in transit?	
4. Location	
5. Amount of money lost	
6. Name of the person who reported the loss (A copy of written statement to be attached)	

# RELIANCE General Insurance

And Overseas Ambani Group

Annexure V  
A Reliance Capital Company

7. In whose custody was the money at the time of the loss?	
8. Please provide details of the incident i.e. how it happened	
9. Details of Police Report (please attach copy): No:	
10. Place	
11. Date	
<b>Section IX – Events</b>	
1. Date of the Event	
2. Start date of event:	
3. End date:	
4. Date of loss	
5. Nature and Cause of loss:	
6. Whether the loss reported to	
a. Police authority	
b. Fire Brigade	
7. Details of & appliances -- Damaged/lost.	
<b>Sub Section X -A – Legal Liability</b>	
1. Details of injured person	
2. Address of the injured person	
3. Please state the nature of work for which the injured person was employed.	
4. Date of loss	
5. Location of loss:	
6. Nature and cause of loss:	
7. Please describe the nature of injury and part of body affected	

8. In case of disablement, please specify the following:	
a. What is the medical opinion on nature and extent of disablement?	
b. How long is the disablement expected to last? (A copy of the fitness certificate from attendant doctor to be obtained after returning to work):	
<b>Sub Section X –B – Towards Third Parties</b>	
1. Details of injured person	
2. Address of the injured person	
3. Please state the nature of work for which the injured person was employed.	
4. Date of loss	
5. Location of loss:	
6. Nature and cause of loss:	
7. Please describe the nature of injury and part of body affected	
8. In case of disablement, please specify the following:	
a. What is the medical opinion on nature and extent of disablement?	
b. How long is the disablement expected to last? (A copy of the fitness certificate from attendant doctor to be obtained after returning to work):	
<b>Section XI – Infidelity/Dishonesty of employees</b>	
1. Details of defaulting employee:	
2. Address of the defaulting employee:	
3. Please state nature of work for which	

the defaulting employee was employed.	
4. Date of loss	
5. Location of loss	
6. Date of discovery of loss	
7. Date (s) of defalcation (s):	
8. Nature of loss:	
9. How exactly was the defalcation committed?	
10. Have you taken any action against the employee? If so, state the nature of action taken:	
11. Has the loss been reported to the Police? If so, state at which Police Station and what action, if any has been taken by them	
<b>Section XII – Personal Belongings of student</b>	
1. Name of the student:	
2. Date of loss:	
3. Location of loss	
4. Nature & cause of loss (please describe the circumstances leading to the loss	
5. Who discovered the loss and when?	
6. Whether the loss reported to	
a. Police authority	
b. Fire Brigade (if applicable)	
7. Description of the items lost/damaged <i>(Pls attach a separate sheet if the above space is insufficient.)</i>	
<b>Section XIII – Pedal Cycle</b>	
1. Name of the student	
2. Date of loss	

3. Location of loss	
4. Date and year of Purchase	
5. Manufacturer of the cycle	
6. Model	
7. Cost of the purchase	
8. Circumstances leading to loss	
9. If due to accident, any third party injury:	
10. If yes, please give details of the injured person: Name	
11. Age	
12. Address	
13. Please describe the nature of injury and part of body affected:	
14. Any litigation against the student	
15. Amount of compensation the student is legally liable (please attach proof):	
<b>Section XIV – Student Allowance</b>	
1. Name of the student:	
2. Course/Class that the student is current studying	
3. Duration of the Course	
4. Number of semesters/years remaining	
5. Reason for being unable to continue the education for the current semester/ year	
6. Tuition fees that has been advanced for the current academic period (Please attach copies of the bills/receipts)	
<b>Section XV – Professional Indemnity</b>	
1. Name of the person	
2. Address of the person:	
3. Contact no. of the person	

4. email:	
5. Date of loss	
6. Location of loss	
7. Who is directly responsible for the injury/ loss:	
8. Who has made the claim on you ?(If claim has been made in writing, attach a copy of the demand/legal notice received and of the bill,	
9. Name and Address of the victim:	
10. Address of the person:	
11. Contact no of the person	
12. Email:	
13. Amount claimed as damage from you	
14. Details of eye witness (if any) :	
a. Name:	
b. Contact no of the eyewitness	
c. email:	
15. Has the incident been reported any authority? If so, state to whom and attach (A copy of the report submitted):	
16. What action, if any, has been taken by the authority:	

**Important Guidelines**

1. Issuance of the form is not an admission of liability or a waiver of terms, conditions & exceptions of the insurance contract.
2. Please answer all questions completely. In case of insufficient space, please attach an additional sheet.
3. This is a mandatory form to be filled for all claims under any Part. Please answer all questions completely. In case of insufficient space, please attach an additional sheet.
4. No claim under Accident & Sickness Section will be admitted without Doctor's Report as per format (Attending Doctor's Report)
5. Please attach all bills, receipts, credit card slips pertaining to your claim
6. Failure to notify our contact center shall invalidate your claim.
7. Please return the form completed within Fourteen days of the loss together with the relevant vouchers, documents etc.



# RELIANCE General Insurance

Asil Dhingra, Ashanti Group

Annexure V

Reliance Capital Company

## Authorization

I/We hereby warrant the truth of the foregoing particulars in every respect and I agree that if I have made or shall make any false or untrue statement, suppression or concealment, my right to claim reimbursement of the said expenses shall be absolutely forfeited.

I hereby authorize any hospital, physician, or other person who has attended or examined me, to furnish to the Company, or its authorized representative, any and all information with respect to any illness or injury, medical history, consultation, prescriptions or treatment and copies of all hospital or medical records. A Photostat copy of this authorization shall be considered as effective and valid as the original.

Full Signature of Insured/Insured Person:

Date:

Place: