

Reliance Private Car Policy- Stand-alone Own Damage
Add on Cover

1. Loss of Personal Belongings for Private Car- Stand-alone Own Damage

(UIN no- IRDAN103RP0001V01201920/A0009V01202021)

This cover is applicable if it is shown on Your policy Schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company, We will pay for the loss or damage to You & Your Family member's the personal belongings caused by perils mentioned under section 1 of the policy while they were in the insured's vehicle at the time of loss or damage to the insured vehicle.

Personal Belongings for the purpose of this section means, items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/ video tapes, CDs and items of similar nature.

What is not covered

- a) Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
- b) Any goods or samples carried in connections with any trade or business.

Special Conditions

- 1. A police information report (FIR) must be filed for claims due to burglary or theft.
- 2. The maximum amount payable under this section is Rs (as specified under the Schedule) during the Period of insurance. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident.
- 3. The insured shall bear 2.5% of Sum Insured Opted subject to minimum of INR 250 for each and every claim under this section.
- 4. In the event of claim You shall submit invoice of the Personal Belongings where value of any such individual belonging exceeds Rs 5000.

Standard Deductible under Section 1 of the policy shall not be applicable for claim under this cover.

Subject otherwise to terms, conditions, limitations and exceptions of the Reliance Private Car - Stand-alone Own Damage policy.

Definitions:

1. Family –means Your legal spouse, Your children, parents & parents inlaw.
2. Period of insurance - The period of time stated in the schedule for whichthe policy is valid and operative.
3. We, Us, Our, Ourselves means the Reliance General Insurance Company Ltd.
4. You, Your, Yourself – Means or refers to the person or persons as described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed asYou, Your, Yourself.