

**Reliance General Insurance Company Ltd.**

**Add-On Wording under Reliance Bharat Griha Raksha Policy**

**i. Legal liability towards employees and Third party:**

***Towards domestic employees::***

This extension covers Insured's legal liability to domestic servants under Fatal Accidents Act, 1855/ Employee'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 cost fees and expenses and defense costs incurred with its consent in defending a claim.

***Towards Third Parties :***

This extension covers Insured's legal liability to pay compensation including claimant's costs, fees and expenses incurred with our consent, anywhere in India, in accordance with Indian Law. Our Liability under this Sub-section in respect of compensation and litigation expenses is limited to the sum specified in the Schedule hereto for any one accident and for all accidents during any one period of insurance.

The indemnity under this cover only applies to compensation and litigation expenses incurred by the Insured with Our written consent, in respect of accidental death of or bodily injury to any person other than a person in the Insured's service and/or accidental damage to property caused by or through the fault or negligence of the Insured or of any member of the Insured's family or household permanently residing with the Insured.

**Special Exclusions :**

We shall not be liable in respect of:

1. Any compensation for death of or bodily injury to any member of the Insured's family or damage to property belonging to or in the custody or the control of the Insured or any member of the Insured's family
2. Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement
3. Accidents, directly or indirectly, caused by, traceable to or arising out of the ownership, possession or the custody by or on behalf of the Insured of animals, vehicles, aircraft, ship, boats or crafts of any kind.