

Loss of Personal belongings (IRDAN108RP0003V02200001/A0049V01201920)

This cover is applicable if it is shown on *Your* schedule.

What is Covered:

We will pay for the loss or damage to any occupants including employee's personal belongings caused by perils mentioned under section 1 of the policy while they are in the vehicle at the time of loss or damage to the 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 but excludes money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature. Any goods or samples carried in connections with any trade or business is not covered.

A police report must be filed for claims due to burglary, house-breaking or theft.

The maximum amount payable under this section is as specified in policy schedule during the *period of insurance* per occupant. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the vehicle arising out of the same accident.

Each claimant will bear first Rs. 250 of each and every claim under this section.

Subject otherwise to the terms, exceptions, conditions & limitations of the policy.