

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006
UIN: IRDAN113RP0002V03201415/A0006V01202122

MY HOME INSURANCE ALL RISK POLICY

ADD-ON COVER – ATM WITHDRAWAL ROBBERY COVER

Policy No. _____ [“Policy” or “base Policy”]
Insured: _____

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared and agreed that,

- 1) ATM Robbery –**You** shall be reimbursed the money **You** withdrew from any ATM in India using **Your** ATM card against a **robbery** event that occurs within 15 minutes of the withdrawal of the money. The liability under this cover is limited to Rs.10000 for any one loss and Rs.30000 in any one year.
- 2) Bodily **Injury- You** shall be reimbursed the actual medical expenses, subject to a maximum of Rs.10000 in the aggregate during the policy period, incurred by **You** for immediate medical treatment of the bodily **injury** arising out of a **Robbery** that is covered by **Our** ATM Withdrawal Robbery coverage.

B. Conditions

- 1) **You** must provide an official police report that indicates the incident happened within the covered time frame
- 2) In the event of a covered loss:
 - a) **You** should inform us within 24 hours of discovering the loss to make a claim.
 - b) A police report has to be filed within 24 hours of discovering the loss
 - c) The claims form and accompanying documents must be returned to **Us** within 3 days of making the original claim.

C. Exclusions

We will not be liable to indemnify **You** for the following events:

- 1) Damages and/ or liabilities to any third parties
- 2) Damages or losses to anything other than the money **You** withdrew from **Your** account from the ATM.
- 3) Damages and/ or liabilities that happened before or after the covered robbery period
- 4) Charges for emergency first aid to anyone other than **You**.

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Robbery** means (i) in order to the committing of the theft at the insured premises, or in committing the theft at the insured premises, or in carrying away or attempting to carry away property obtained by the theft from the insured premises, the offender, for that end, voluntarily causes or attempts to cause to the Insured and/or Insured's family members, death or hurt or wrongful restraint, or fear of instant death or of instant hurt, or of instant wrongful restraint or (ii) if the offender, at the time of committing the extortion at the insured premises, is in the presence of the Insured and/or Insured's family members who is/are put in fear, and commits the extortion at the insured premises by putting the Insured and/or

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Insured's family members in fear of instant death, of instant hurt, or of instant wrongful restraint to the Insured and/or Insured's family members, and, by so putting in fear, induces the Insured and/or Insured's family members so put in fear then and there to deliver up the thing extorted at the insured premises. In this regard the offender is said to be present if he is sufficiently near to put the Insured and/or Insured's family members in fear of instant death, of instant hurt, or of instant wrongful restraint.

The term Extortion means intentionally putting the Insured and/or Insured's family members in fear of any injury to the Insured and/or Insured's family members, and thereby dishonestly induces the Insured and/or Insured's family members so put in fear to deliver to any person any property or valuable security, or anything signed or sealed which may be converted into a valuable security.

- 2) **Injury:** Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 3) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 4) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 5) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 6) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**