

Motor add on cover for Private Car Package Policy

MAO 05. LOSS OF PERSONAL BELONGINGS

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will pay for the Insured's loss or damage of his personal belongings which were present in the vehicle at the time of loss or damage to the vehicle caused by perils mentioned under Section 1 of the Motor Policy , OR if the vehicle was broken into for the purpose of burglary or theft of those personal belongings.

The coverage under this endorsement is subject always to the following:

- a) This Endorsement covers the personal belongings of the INSURED ONLY
- b) Personal Belonging for the purpose of this Endorsement means, items such as clothes and other articles of personal nature likely to be worn by the Insured including jewelries, and/or used or carried by him like Mobile, Laptop, Tabs, Audio/Video tapes, CD's, but EXCLUDES money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.
- a) Any claim under this Section is subject to the precondition that there is a valid own damage or Key replacement claim in respect of the insured vehicle, already admitted by the Company under the Policy
- b) The Company is to be provided with a copy of FIR lodged with Police by the Insured, confirming the date and time of the incident and the articles lost.
- c) The maximum amount payable under this Policy is Rs 50,000/- during the Policy period. Each claim is subject to a deductible of Rs 5000/- for Laptop, Tab and Jewelries , Rs 2500/- for Mobiles and Rs 500/- for the rest.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.