

EDELWEISS GENERAL INSURANCE COMPANY LIMITED

Add-ons Under Edelweiss Private Car Stand-Alone Own Damage Insurance

Personal Belongings Protect

This cover is applicable if it is shown on Your schedule. In consideration of the payment of an additional premium as specified and shown in Your Schedule, it is hereby agreed and declared that We will pay for the loss or damage to Your and Your Family member's personal belongings caused by perils mentioned under Section I of the Motor Insurance 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, personal laptop, tablet or mobile phone 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. In case of personal laptop, tablet or mobile phone, the cover is available only if the personal laptop, tablet or mobile phone is burgled or stolen from a locked insured vehicle only. The limit of liability for the laptop and mobile will be its depreciated market value as on the date of loss.

Conditions:

1. An F.I.R. must be filed for claims due to burglary, car-breaking or theft.
2. The claim has to be substantiated by the purchase vouchers of the laptop/tablet/mobile.
3. The maximum amount payable under this section is Rs. 1,00,000 during the period of insurance.
4. You will bear first Rs 250 of each and every claim under this section. We would not be liable for any claim intimated to Us after 7 days of such loss.
5. Only 1 event in the entire policy period will be compensated.

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