



explore carē advantage

Know Your Policy Better

Index

	Page No.
Policy Terms and Conditions	1
Preamble	1
1. Definitions	1
2. Scope Of Cover	2
3. General Exclusions	10
4. Claims Procedure and Management	10
5. General Terms & Conditions	10

Policy Terms and Conditions

Preamble

The proposal and declaration given by the proposer and other documents if any shall form the basis of this Contract and is deemed to be incorporated herein. The two parties to this contract are the Policy Holder/Insured/Insured Persons and Care Health Insurance Ltd. (also referred as Company/ We/Us), and all the Provisions of Indian Contract Act, 1872, shall hold good in this regard. The references to the singular include references to the plural; references to the male include the references to the female; and references to any statutory enactment include subsequent changes to the same and vice versa. The sentence construction and wordings in the Add-on Policy documents should be taken in its true sense and should not be taken in a way so as to take advantage of the Company by filing a claim which deviates from the purpose of Insurance.

In return for premium paid, the Company will pay the Insured Person in case a valid claim is made:

In consideration of the premium paid by the Policy Holder/Insured Person, subject to the terms & conditions contained herein and the base Policy, the Company agrees to pay/indemnify the Insured Person(s), the amount of such expenses that are reasonably and necessarily incurred up to the limits specified against respective Benefit in Add-on Policy Period.

Please check whether the details given by Insured about the Insured Persons in the proposal form (a copy of which was provided at the time of issuance of cover for the first time) are incorporated correctly in the Add-on Policy schedule. If Insured Person find any discrepancy, please inform the Company before the Trip start date failing which the details relating to the person/s covered would be taken as correct.

For the purposes of interpretation and understanding of the Add-on Policy, the Company has defined, herein below some of the important words used in the Add-on Policy which are in addition to definitions provided in Base Policy and for the remaining language and the words the Company believes to mean the normal meaning of the English language as explained in the standard language dictionaries. The words and expressions defined in the Insurance Act, IRDA Act, regulations notified by the Insurance Regulatory and Development Authority of India (“Authority”) and circulars and guidelines issued by the Authority shall carry the meanings described therein. The terms and conditions, insurance coverage and exclusions, other Benefits, various procedures and conditions which have been built-in to the Add-on Policy are to be construed in accordance with the applicable provisions contained in the Add-on Policy. In case of any contradiction between Base Policy and Add-on Policy, then terms & conditions of Add-on Policy shall prevail subject to coverage opted and specified in Add-on Policy Schedule.

The terms defined below have the meanings ascribed to them wherever they appear in this Add-on Policy and, where appropriate.

1. Definitions

Definitions as mentioned in Base Policy shall also be applicable for this Add-on Policy. Additional Definitions applicable for this Add-on Policy are specified below:

- 1.1 Add-on Policy** means Policy terms and conditions and Annexures thereto, the Proposal Form, Policy Schedule and any endorsements which form part of this Policy shall be read together.
- 1.2 Add-on Policy Period** means the period commencing from the Add-on Policy Period Start Date and ending on the Add-on Policy Period End Date of the Policy as specifically appearing in the Add-on Policy Schedule.
- 1.3 Add-on Policy Period End Date** means the date on which the Add-on Policy expires, as specifically appearing in the Add-on Policy Schedule.
- 1.4 Add-on Policy Period Start Date** means the date on which the Add-on Policy commences, as specifically appearing in the Add-on Policy Schedule.
- 1.5 Add-on Policy Schedule** is a schedule attached to and forming part of this Add-on Policy and which can be endorsed depending on the requirement of the Add-on Policy.
- 1.6 Annexure** means the document attached and marked as Annexure to this Policy.
- 1.7 Business or Business purposes** means any full or part time, permanent or temporary, activity undertaken for official purpose.
- 1.8 Burglary** means an act involving the unauthorised entry to or exit from Insured Person's Home or attempt thereof by unexpected, forcible, visible and violent means, with the intent to commit an act of Theft.
- 1.9 Claim** means a demand made in accordance with the terms and conditions of the Policy for payment of the specified Benefits in respect of the Insured Person.
- 1.10 Claimant** means a person who possesses a relevant and valid Insurance Policy which is issued by the Company and is eligible to file a Claim in the event of a covered loss.
- 1.11 Contents** means the following not used for Business or Business Purposes, so long as they are owned by Insured Person and/or Insured Person's Family are legally responsible for them:

- a. Household goods, such as furniture, fixtures, fittings, home appliances, interior decorations and items of like nature.
 - b. Personal effects such as clothes and other articles of personal nature likely to be worn, used or carried but excluding money, jewellery, unset precious stones, antique items, valuables, ATM cards, Credit cards or any similar item.
- 1.12 Company (also referred as Insurer/We/Us)** means Care Health Insurance Limited.
- 1.13 Depreciation (Depreciated Value)** means the monetary value of an asset decreases over time due to use, wear and tear or obsolescence. This decrease is measured as depreciation.
- 1.14 Domestic Staff** means any person employed by Insured Person solely to carry out domestic duties associated with Insured Person's Home, but does not include any person employed in any capacity in connection with any Business, trade or profession.
- 1.15 Family** means and includes the Insured Person's legal spouse, dependent children, siblings, parents and parents-in-law;
- 1.16 Home** means current private residence as shown in the Add-on Policy Schedule which is used or occupied solely for domestic purposes by Insured Person and/or Insured Person's Family whether owned/ rented/ leased / licensed by Insured Person or Insured Person's Family.
- 1.17 Indemnity/Indemnify** means compensating the Insured Person up to the extent of Expenses incurred, on occurrence of an event which results in a financial loss and is covered as the subject matter of the Insurance Cover.
- 1.18 Immediate Family Member** means an Insured Person's lawful spouse, children and parents only
- 1.19 Kutcha Construction** means buildings having walls and/or roofs of wooden planks, thatched leaves, grass, bamboo, plastic, cloth, asphalt, canvas, tarpaulin or the like.
- 1.20 Market Value** means the value at which home Contents can be insured and could be replaced with one of the same kind, type, age and condition.
- 1.21 Period of Insurance** means a period within the Add-on Policy Period which commences when the Insured Person first boards the Common Carrier by which it is intended that he shall finally leave the Country of Residence and expires automatically on the earliest of:
- (a) the actual date on which the Insured Person returns to the Country of Residence; or
 - (b) Add-on Policy Period End Date; or
 - (c) the expiry of the "Total no. of Travel days" specified in the Add-on Policy Schedule from the commencement of the Period of Insurance if the Policy is a Single Trip Policy or the expiry of the "Maximum Trip Duration" specified in the Add-on Policy Schedule from the commencement of the Period of Insurance if the Policy is an Annual Multi Trip Policy The Add-on Policy Schedule shall specify whether the Policy is a Single Trip Policy or an Annual Multi Trip Policy; or
 - (d) On expiry of the Base Policy.
- 1.22 Pre-existing Disease** means any condition, ailment, injury or disease
- i. That is/are diagnosed by a physician within 48 months prior to the effective date of the Policy issued by the insurer or its reinstatement or
 - ii. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the Policy issued by insurer or its reinstatement.
- 1.23 Robbery** means unlawful taking away of personal sports equipment from a person by violence or by threat of violence that causes fear.
- 1.24 Theft** means an act of directly or indirectly and illegally permanently depriving Insured Person and/or Insured Person's Family of the possession of the home Contents by any person by violent or forceful means or otherwise.

2. Scope Of Cover

General Conditions

1. The Add-on Policy can only be bought along with the Base Policy at the time of Policy Issuance and cannot be bought in isolation or as a separate product.
2. The Add-on Policy is subject to the terms and conditions of this Add-on and also the Policy terms, conditions, exclusions and applicable endorsements of the Base Policy unless specifically stated under this Add-on Policy.
3. The Benefit(s) under this Add-on Policy shall be available only if the same is specifically

mentioned in the Add-on Policy Schedule.

4. Any claim under this Add-on Policy shall be subject to the terms, conditions and exclusions as mentioned in the Base Policy/Add-on Policy.
5. Coverage under this Add-on Policy shall be on individual basis.
6. Base Benefits can be opted in any combination or sublimit/sum insured.
7. The Deductible amount /Time Excess and/or Co-payment amount specified in the Policy Schedule or as opted shall be borne by the Insured Person on each Claim. The Company shall be liable to make payment under the Policy for any Claim in respect of the Insured Person only when the Deductible/Time Excess and/or Co-payment (if applicable) on that Claim is exhausted.

2.1 **Base Benefit 1 - Emergency Hotel Accommodation**

The Company will indemnify the cost of hotel accommodation up to the amount specified against this Benefit in the Add-on Policy Schedule as per following:

- i. For one adult Immediate Family member of the Insured Person - who has travelled from India to attend the Insured Person following the Hospitalization of the Insured Person during the Period of Insurance; and/or
- ii. For Insured Person and his / her Immediate Family Member - In case if the Insured Person is unable to return to India on the scheduled date until the revised date of departure or up to 7 days from the date of discharge post hospitalization, whichever is earlier.

Conditions applicable for admissibility of claim under this Benefit:

- i. The claim is admissible under In-Patient Care of Base Policy during the Period of Insurance; and
- ii. The treating Medical Practitioner has advised in writing that the attendance of an Immediate Family Member is necessary during the Hospitalization of the Insured Person and certifies that the Insured Person is required to be hospitalized for at least 5 consecutive days; and
- iii. The claim under this Cover will be admissible provided that no adult

member has accompanied the Insured Person during his visit abroad or is with the Insured Person at the time of Hospitalization.

- iv. Co-payment of 10% of the admissible claim amount will be applicable in respect of each and every claim.

Documents to be submitted in support of the Claim:

- A certification from the Medical Practitioner recommending the presence in the form of special assistance to be rendered by an additional member during the entire period of Hospitalization. The certificate shall also specify the minimum period in which person is admitted in the hospital.
- Discharge summary of the Hospital furnishing details including the date of admission and date of discharge.
- Copy of the tickets booked for the travel of Immediate Family Member, which should be after the date of certificate issued by the Medical Practitioner.
- Copy of passport of Immediate Family Member with entry and exit stamp of immigration which should be after the date of certificate issued by Medical Practitioner.
- Bills and payment receipts for accommodation bookings.

2.2 **Base Benefit 2 - Staff Replacement**

The Company will indemnify for the cost of an economy class return air fare up to the amount specified against this Benefit in the Add-on Policy Schedule which is incurred for the replacement of the Insured Person subject to applicable Deductible and following conditions:

- i. Employer should be compulsorily Policyholder and Insured Person's travel should be pre-planned and only for occupational duties/ Business Purpose.
- ii. Insured Person is unable to carry out his occupational duties for a continuous period of more than 7 days post discharge from hospital.
- iii. The claim is admissible under In-Patient Care of Base Policy during the Period of Insurance; and
- iv. Substitute person must be a full time

employee of the Employer and a proper substitute for the hospitalized Insured Person.

- v. The substitute employee commences his journey within 30 days from the date of Hospitalization of the Insured Person and return ticket shall be pre-booked before the start of the journey.

Exclusions applicable to this Benefit

- i. Any Hospitalization not admissible under Base Policy or due to Childbirth, Pregnancy or related medical complications to Insured Person.
- ii. The Insured Person working as blue collared employee or engaged in hazardous activities such as risky manual labor, working in or with mines, tunnelling or explosives or involving electrical installation with high tension supply or working at heights / underground, nuclear installations, heavy machinery, conveyance testing or oil rigs work or ship crew services or as jockeys or circus personnel or aerial photography and activities of similar nature.

Documents to be submitted in support of the Claim:

- A certification from the Medical Practitioner specifying the minimum period of Hospitalization.
- Discharge summary furnishing details including the date of admission and date of discharge.
- Copy of the tickets booked for the travel of Employee (substitute of Insured Person), which should be after the date of certificate issued by the Medical Practitioner and pre-booked return ticket before the start of the journey.
- Copy of passport of the Employee (substitute of Insured Person) with entry and exit stamp.

2.3 Base Benefit 3 - Sports Cover

a) Sports Equipment Hire

The Company will indemnify the cost of renting same branding/category/level of sports equipment up to amount specified against this Benefit in Add-on Policy Schedule if the sports equipment being carried by Insured Person is lost during the Period of Insurance due to any of the

following reasons:

- i. Robbery/ theft of the sports equipment.
- ii. Baggage containing the sports equipment is lost by Common Carrier.

Conditions applicable for this Benefit:

- i. Any amount which the Common Carrier is liable to pay or has paid as compensation will be deducted from the Claim amount payable under this Benefit.
- ii. Rental amount of equipment should not be greater than bill purchase value of lost equipment.

Exclusions applicable to this Benefit

- i. Any loss or theft, if not reported to the police within 24 hours of incident.
- ii. Any delay, detention, confiscation by customs officials or other public authorities.
- iii. Insured Person is not carrying the sports equipment in the same Common Carrier.
- iv. Electrical and mechanical breakdown or any damage to the sports equipment.
- v. Any consequential loss or damage.

Documents to be submitted in support of the Claim:

- FIR copy of the lost item/(s).
- Original bill or bill copy (if original bill not available) for sports equipment or proof of purchase of the lost item/(s).
- Rent Receipt or bill of rented sports equipment or proof of rental purchase.
- Passport copy with entry and exit stamp.
- Written statement from Insured Person narrating the incident of loss i.e. type of loss, causes, circumstances and the place.

b) Rented Sports Equipment Damage or Loss

The Company shall indemnify the penalty/ fine charged by the sports equipment owner up to the amount specified against this Benefit in Add-on Policy Schedule subject to applicable Deductible, if Insured Person damages or loses sports equipment which was rented out by him/her for personal use during the Period of Insurance, provided that:

- i. Insured Person shall ensure the safety of sports equipment at all times during the rental period.
- ii. Insured Person had done complete payment of Rental Sports Equipment before the equipment is rented out to Insured Person.
- iii. The hired equipment insurance is not included in the rental tariffs.
- iv. Sports equipment rented out to Insured Person should be in good condition and without any damage.
- v. Normal wear & tear shall not be covered.

Documents to be submitted in support of the Claim:

- FIR copy of the lost/damaged item/(s).
- Rent Receipt or bill copy (if original bill not available) for sports rented equipment or proof of purchase of the lost item/(s).
- Passport copy with entry and exit stamp.
- Written statement from Insured Person narrating the incident of loss / Damage i.e. type of loss/ damage, causes, circumstances and the place.
- Proof that equipment was not damaged before Insured Person took the possession of the same.

c) Sports Activity Coverage

The Company shall indemnify Insured Person up to the amount specified against this Benefit in the Add-on Policy Schedule subject to applicable Deductible, for the unused sports activities for which Insured Person has paid and if any amount refunded to him/her, the same shall be adjusted from the amount payable to the Insured Person, provided that:

- i. Insured Person is hospitalized for at

least two days for an Emergency Care under Base Policy during the Period of Insurance, and treating Medical Practitioner has given written advise to not take part in the sports activities during the Period of Insurance, or

- ii. Insured Person has to cut short overseas Trip by early return to India and reason for trip cut short shall be admissible under Benefit 'Trip Interruption' of Base Policy or Benefit 10 under this Add-on Policy.

Documents to be submitted in support of the Claim:

- Medical Certificate and / or discharge summary from the Medical Practitioner attending the patient.
- Invoices and receipts of sports activities for which Insured Person has paid.
- Any other document as applicable and required under Benefit "Trip Interruption" under Base Policy or Benefit 10 under this Add-on Policy.

2.4 Base Benefit 4 - Loan Protector

The Company shall reimburse the balance outstanding principal loan amount, against any one loan account, as on the date of death of the Insured Person, up to the amount specified against this Benefit in Add-on Policy Schedule, if the Insured Person suffers an accidental bodily injury during the Period of Insurance which leads solely, directly and independently to the Insured Person's death within 30 days of date of accident.

Condition Applicable to this Benefit

- i. The Company shall not pay for any arrears or interest or penalties or processing fee levied by the bank or financial institution.
- ii. Loan must be taken from Bank and Financial Institutions authorized by RBI and Insured Person must be the borrower.
- iii. In case of joint loan, the benefit amount shall be paid on proportionate basis the number of members in joint loan account
- iv. Overdraft against bank account/ Credit/Debit/any other financial card outstanding balance amount in any form shall not be considered as loan under this Benefit.
- v. Loans under this Benefit shall be considered only for which periodic installments are payable

Documents to be submitted in support of the Claim:

- Medical reports giving the details of the Accident, nature of the Injury and the details of treatment provided.
- Death certificate
- Postmortem report
- Police report
- Documentary proof of outstanding loan against Insured Person on the date of death by Financial Institution/Bank.
- Any other document as specified by local authority.

2.5 Base Benefit 5 - Airfare Allowance

The Company shall indemnify up to amount specified against this Benefit in Add-on Policy Schedule subject to applicable Deductible for the fare difference for economy class return ticket of the Insured Person's original return ticket which was issued at a reduced rate and actual return ticket is issued at higher rate, if the Insured Person had to cancel/ reschedule the scheduled return flight due to illness or accident occurred during the Period of Insurance which result in Hospitalization of Insured Person.

Documents to be submitted in support of the Claim:

- Details and status of original booking and new bookings for travel with tickets, invoices.
- Discharge summary furnishing details including the date of admission and date of discharge.
- Passport copy with entry and exit stamps.
- Proof of refund (if any) is provided by Airlines.

2.6 Base Benefit 6 - Self Driven Rental Car Excess

The Company shall indemnify the Insured Person up to amount specified against this Benefit in Add-on Policy Schedule for the excess/ deductible that Insured Person may have to pay under a car rental agreement, if during the Period of Insurance Insured Person rent a car for self-driving from a registered rental company and it is involved in an accident or stolen whilst in Insured Person's control and Insured Person is legally liable to pay.

Note - This cover does not replace rental vehicle insurance and only provides cover for the excess

component up to the applicable Benefit limit stated in Add-on Policy.

Condition Applicable to this Benefit

- i. Insured Person must be named and covered under the terms of car rental agreement in the event of an Accident or theft which is further covered by the rental car insurance policy.
- ii. Insured Person hold a valid international driving license which is effective at the time of incident.
- iii. Rented vehicle should be insured.
- iv. Insured Person must comply with all requirements of the rental organization under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulation of the country in which car is driven.
- v. Rental vehicles include four wheeler vehicle, Bus (up to 20 seater) except recreational vehicles, vintage vehicles or exotic vehicles.

Exclusions applicable to this Benefit

- i. The incident is not reported to an appropriate police authority as soon as possible or where an official police report has not been obtained, if required by local law;
- ii. Any loss/damage to the rental car's interior/accessories unless the damage is as a result of an accidental collision, fire, theft or vandalism;
- iii. Any loss which occurs in violation of the rental agreement;
- iv. Damage to any other vehicle, structure or person as a result of a covered loss;
- v. Any loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation for hire; for illegal trade purposes, or transporting contraband;
- vi. Any loss as the result of physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the

vehicle; insect or vermin attack/infestation, hidden defect or inherent damage of the rental car; any dishonest act or conversion; any consequence of war (declared or otherwise); or contamination by a radioactive material;

- vii. The car was driven by any other person than the Insured Person.

Documents to be submitted in support of the Claim:

- Copy of car rental agreement.
- A police report/ FIR confirming the incident.
- Copy of valid International driving license.
- Proof that car was not damaged before Insured Person took the possession of the same.

2.7 Base Benefit 7 - Alternate Transport Expenses

The Company shall indemnify the reasonable expenses up to amount specified against this Benefit in Add-on Policy Schedule subject to applicable Deductible for alternate transport taken because of cancelled, delayed, shortened or diverted scheduled transport arrangement that Insured Person had booked to travel to reach on time to any event or prepaid travel/tour arrangements.

Note – Scheduled Transport Arrangement means transport arrangement booked by Insured Person and confirmed by the respective Common Carrier provider before inception of journey from India.

Exclusions applicable to this Benefit

- i. If Insured Person failed to check in or reach to the transportation destination/pick up point within stipulated time.
- ii. Non Scheduled Transport Arrangements which are from unscheduled transport services of passengers which operate without fixed and published Schedule at an hourly/per mile /kilometer charge.
- iii. Interruption or cancellation of the journey either wholly or in partly by the travel agent.
- iv. Any action either wholly or in partly at the instance of the authority governing the Common Carrier or the Government and its related entities.

Documents to be submitted in support of the Claim:

- Details and status of original booking and

new alternate transport bookings for travel with tickets, invoices.

- Confirmation in writing from the Common Carrier certifying the delay/ cancellation/ diversion/ shortening of trip & actual date and time of arrival.
- Passport copy with entry and exit Stamp.
- Proof of refund (if any) is provided by Airlines.

2.8 Base Benefit 8 - Extended Pet Stay

The Company shall indemnify the insured Person up to amount specified against this Benefit in Add-on Policy Schedule subject to applicable Deductible incurred for the extended stay of domestic pet in the registered pet house in India maximum up to number of days specified against this Benefit in Add-on Policy Schedule as a result of Insured Person's booked return journey to India is delayed for more than 24 hours due to

- i. Sudden Strike, Political Disturbance, Compulsory quarantine by Government.
- ii. Insured Person or travelling companion's (Insured with the Company) Hospitalization or death due to which Insured Person is not able to return on scheduled arrival date.
- iii. Earthquake, lighting, landslide and rockslide, tsunami, volcano eruption, floods, rains, storm, cyclone, tempest.
- iv. Mechanical breakdown or any operational problem of the Common Carrier.

Note–

1. Coverage under this Benefit shall cease on Insured Person's arrival to India.
2. Pet should be transferred to registered pet house before the Add-on Policy start date.
3. Insured Person and travelling companion's travel dates and destination shall be same.

Exclusions applicable to this Benefit

- i. Any consequential liability or expenses incurred due to any reason with respect to pet.
- ii. Any delay caused due to change in laws, regulations issued by the respective Government or the regulating authority which was publicly announced prior to the Add-on Policy start date.
- iii. Strikes or labor disputes which existed or of

which advance warning had been given in Public prior to the Add-on Policy start date.

- iv. Delay caused due to involvement in any unlawful activity.
- v. Delay caused due to any other reason apart from what has been mentioned in this Benefit.

Documents to be submitted in support of the Claim:

- Receipts for fees paid to Pet house.
- Letter from the airlines stating reason and duration of delay.
- Passport copy with entry and exit Stamps.
- Medical records in case of Insured Person's or travelling companion's Hospitalization.
- Copy of pet license from local authority

2.9 Base Benefit 9 - Event Cancellation

If the trip has been arranged specifically to attend a special event related to only sports / concert/ film events and if the event is cancelled or curtailed prior/ after the Add-on Policy start date for reasons that are entirely out of Insured Person's control , then the Company shall indemnify Insured Person up to the amount specified against this Benefit in Add-on Policy Schedule subject to applicable Deductible for any irrecoverable special event ticket costs which Insured Person has paid.

Exclusions applicable to this Benefit

- i. Event cancelled or curtailed by the appropriate Government authority solely for the reason due to violation of law.

Documents to be submitted in support of the Claim:

- Tickets and invoices of special event booked.
- Written confirmation / documentary proof with reason from the organizers or promoters that the event is cancelled / curtailed.

2.10 Base Benefit 10 – Enhanced Trip Cancellation & Interruption

a) Trip Cancellation:

If the Insured Person's outward journey as a fare paying passenger from the Country of Residence to an international Place of Destination on a Common Carrier is

unavoidably cancelled before the commencement of the Period of Insurance due to any event beyond the control of Insured Person , then the Company will indemnify up to the amount specified against this Benefit in the Add-on Policy Schedule for those travel and accommodation expenses that the Insured Person has paid and cannot recover and for which no value can be derived at international place of destination.

b) Trip Interruption:

If the Insured Person's overseas Trip is unavoidably curtailed after the commencement of the Period of Insurance solely and directly due any event beyond the control of Insured Person, then the Company will indemnify up to the amount specified against this Benefit in the Add-on Policy Schedule for

- Additional travel costs for returning to the Country of Residence (in the same / lower class as per original booking);
- Additional Accommodation costs (of a similar standard, that the Insured Person has booked for his/her trip)

Note - All the other provisions stated under "Trip Cancellation" & "Trip Interruption" of Base Policy shall hold good under this Benefit as well.

2.11 Base Benefit 11: Burglary (Home Contents)

- a) The Company will indemnify for the loss and damage caused by Burglary and/ or attempted Burglary to the Contents of Home up to the Coverage Amount during the Period of Insurance, subject to applicable Deductible, as specified in Add-on Policy Schedule.

Notes –

- i. This coverage will start once the Insured Person has boarded the Common Carrier and will stop once he/she has de-boarded at Country of Residence.
- ii. Insured Person's Home must be Unoccupied during the trip.
- iii. The Company will not make any payment for more than 20% of the coverage amount under this Benefit with respect to any one item.

- b) Exclusions applicable to Burglary (Home Contents):

- I. If Insured Person and/or Insured Person's Family and/or Insured Person's employed Staff are directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary.
- ii. In respect of any Kutcha Construction.
- iii. For any loss or damage or incidental loss/damage to livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, antique items, ATM, credit cards or any similar item.
- iv. Under and for any interest in the asset/item Insured, which has been acquired by the Insured Person subsequent to the Add-on Policy Start date as detailed in Add-on Policy Schedule.
- v. If the loss or damage occurs at Insured Person's home other than address of home mentioned in Add-on Policy Schedule or Insured Person's home is unlocked or Insured Person's home is located in remote place.
- vi. Immovable items part of Building structure.
- vii. If the loss or damage occurs at Insured Person's home where the safety measures are inadequate.
- viii. If the loss or damage occurs at Insured Person's home in case of natural event or catastrophe.
- ix. If the loss or damage occurs while Insured Person's Home remains unoccupied by Insured Person and/or Insured Person's Family for more than ninety (90) consecutive days.

c) Basis of Loss Settlement

In the event of a total loss of an item:

The Company will indemnify Insured Person the depreciated value of the item up to the amount as stated in the Add-on Policy Schedule. However, the Company may instead (alone or with other Insurers), at its

sole and absolute discretion, reinstate or replace the affected content or any part thereof, but only to the extent and in the manner that circumstances permit.

In the case of damage to an item:

- I. If it is reasonably capable of repair, reinstatement or refurbishment then the Company's payment will reflect Insured Person's reasonable costs of restoring by such means the damaged item to its condition immediately prior to the event that gave rise to the claim under this Policy.
- II. If the cost of replacement, repair, reinstatement or refurbishment of any item is equal to or exceeds the value of the lost or damaged item immediately before the occurrence of the damage, then the Company will indemnify Insured Person the depreciated value of the item up to the amount as stated in the Add-on Policy Schedule.
- III. The Company will only pay in India and in Indian Rupees subject to Insured Person having established to the Company reasonable satisfaction that the replacement, reinstatement, repair or refurbishment has been effected by Insured Person.
- IV. The Company shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements.
- V. If Insured Person has any other insurance(s) that would cover a claim or would cover that claim through authorized entities, then the Company's liability to Insured Person shall be limited to ratable proportion of the claim.

d) Notification of Claims

It is a condition precedent to the Company's liability under this Benefit that the following information and documentation shall be submitted to the Company or the Assistance Service Provider immediately in the event of Claim under this Benefit:

- i. Purchase Invoice detailing the date of purchase, value on the date of purchase etc. for the lost or damaged item.

- ii. Provide the Company with all relevant information, documentation and details of items lost, damaged or destroyed along with their values, and also any other assistance that the Company may reasonably require to enable the Company or its representatives or independent surveyors to investigate any claim and/or to establish to the Company reasonable satisfaction that a loss of the amount stated has occurred under this Add-on Policy.
- iii. Preserve any damaged item so that it may, at the Company discretion, be inspected and examined by independent surveyors or the Company representatives.
- iv. Immediately lodge a written complaint with the police listing out the items with values that were lost, damaged or destroyed and that Insured Person intend to claim for and forward a copy of that written complaint, the First Information Report and/or Final Report to the Company.
- v. Take all practicable steps to apprehend the guilty persons and to recover any item lost.
- vi. Protect the remaining items from further damage.
- vii. Details of damaged or stolen item such as quantity, age, description and amount of loss claimed for in respect of each item, along with all documentation required to support and substantiate claim.
- viii. Documentary proof confirming the repair of damaged item and repair shall be completed within 30 days of police complaint date.
- ix. Any other document as required by the Company to assess the Claim.

Note-

- Notification to Company either at the Company's call center or the Assistance Service Provider's call center or in writing immediately and in any event within 7 days from the Date of Loss under which the Claim is made.
- It is a condition precedent to the Company's liability that the information and documentation (as applicable) shall be submitted to the Company or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under the Add-on Policy.
- Claim Form shall be duly filled and signed by the Insured Person.

5. General Terms & Conditions

5.1 Disclosure to information Norm

Conditions under this section are same as Base Policy.

5.2 Observance of Terms and Conditions

Conditions under this section are same as Base Policy.

5.3 Reasonable Care

Conditions under this section are same as Base Policy.

5.4 Material Change

Conditions under this section are same as Base Policy.

5.5 Records to be maintained

Conditions under this section are same as Base Policy.

5.6 No constructive Notice

Conditions under this section are same as Base Policy.

5.7 Complete Discharge

Conditions under this section are same as Base Policy.

5.8 Multiple Policies

Conditions under this section are same as Base Policy.

5.9 Policy Disputes

Conditions under this section are same as Base Policy.

5.10 Cancellation / Termination

Conditions under this section are same as Base

3. General Exclusions

This Add-on Policy shall follow exclusions as mentioned in the Base Policy.

4. Claims Procedure and Management

Claim Procedure and Management under this Add-on Policy shall be same as the Base Policy.

Policy.

5.11 Limitation of liability

Conditions under this section are same as Base Policy.

5.12 Communication

Conditions under this section are same as Base Policy.

5.13 Cause of Action

Conditions under this section are same as Base Policy.

5.14 Alterations in the Add-on Policy

Conditions under this section are same as Base Policy.

5.15 Free Look Period

Conditions under this section are same as Base Policy.

5.16 Electronic Transactions

Conditions under this section are same as Base Policy.

5.17 Extension of the Add-on Policy Period

Conditions under this section are same as Base Policy.

5.18 Grievances

Grievance redressal procedure is same as mentioned in Base Policy.



Care Health Insurance Limited

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road,
Sector-43, Gurugram-122009 (Haryana)

CIN: U66000DL2007PLC161503 UIN: CHITIOA24133V012324

IRDAI Registration Number - 148

REACH US @



Care Health-
Customer App



WhatsApp
8860402452

Self Help Portal:
www.careinsurance.com/self-help-portal.html

Submit Your Queries/Requests:
www.careinsurance.com/contact-us.html