

ANNEXURE 1 - ADD ON COVERS UNDER CHOLA GRIHA RAKSHA POLICY

1. ACCIDENTAL DAMAGE EXTENSION

UIN: IRDAN123RP0006V02202324/A0046V02202324

Coverage: On payment of additional premium the policy is extended to cover, by granting of this extension, sudden, accidental, physical, loss or damage or destruction to buildings, and/or general content whilst at the insured location excluding:

A. Loss or damage to:

- a) Buildings, stock or other contents in respect of which a sum insured is not shown in the Schedule;
- b) Any property excluded by this section;
- c) Loss or damage covered elsewhere under the policy, to which this extension is attached;
- d) Any property whilst in transit other than during incidental movement of such property within insured premises;
- e) Machinery, electronic data processing equipment or electronic control equipment occasioned by or happening through any mechanical, electrical, electro-mechanical, electronic or hydraulic malfunction, failure or derangement, breakdown or nonoperation of any kind;
- f) Plate Glass / Glass items of any kind
- g) Property undergoing reconstruction, construction, demolition, repair or maintenance.

B. Loss or damage caused by:

- a) A cause or occurrence otherwise excluded anywhere in this extension;
- b) Unloading or delivery to, or loading prior to dispatch from, the insured location.

C. Theft, attempted theft or unexplained inventory shortages

D. Claims arising out of:

- a) Latent defect;
- b) Normal settling, seeping or shrinkage in buildings or foundations, walls, pavements, driveways or other structural improvements;
- c) Corruption, amendment, erasure or interference with computer software.

E. Damage caused directly or indirect

- a) Shrinkage, expansion, inherent vice, mould, mildew, dampness or dryness of the atmosphere;
- b) Moths, vermin, termites or other insects;
- c) Faulty materials or faulty workmanship.

F. The cost of recreating computer records or programs

Sum Insured limit – 10% of Building and/or content sum insured subject to a maximum of Rs.20,00,000/-

2. DAMAGE TO UTILITY SYSTEM

UIN: IRDAN123RP0006V02202324/A0047V02202324

The insurance under this policy is extended to cover electrical and mechanical breakdown of common utility system installed in the insured premises used for the common benefit of the members.

Common utility would mean the following contents like DG Sets, lifts, escalators, gym equipment, sauna & spa equipment, electricity distribution, cooking gas and air conditioning system/ cooling towers and any such equipment used in the common area within the Insured premises.

The insurance under this policy is also extended to cover expenses necessarily and reasonably incurred by the insured in locating and obtaining access to any part or parts of the utility system to repair damages resulting from leakage/ overflow/ short circuit, etc.. Under this extension, coverages will be restricted to electricity distribution, cooking gas and Air Conditioning system within the insured premises.

Sum Insured Limit – Utility Sum Insured declared in the Policy.

3. EMERGENCY EXPENSES

UIN: IRDAN123RP0006V02202324/A0048V02202324

In the event of an indemnifiable claim under the policy, emergency expenses reasonably and necessarily incurred by insured shall be reimbursed by the insurer upto the limit provided hereunder towards the costs of the insured person or any of his

immediate dependants for the purchase / replacement of essential items comprising of Food, toiletries, medication, clothing and/or temporary accommodation in hotels.

Exclusions

We will not make payment to You under this Section for:

- a. Any charges that are not supported by proper bills/receipts/cash memos.
- c. Any charges not incurred within 30 days of occurrence of valid claim.

Sum Insured limit – 5% of the base Policy sum insured subject to a maximum of ₹2,00,000.

4. EMI DEFEND

UIN: IRDAN123RP0006V02202324/A0049V02202324

Notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby agreed and declared that in consideration of additional premium, due to admissible claim under the Policy on happening of insured events covered under the within mentioned Policy, causing loss or damage to the Insured premises, we will indemnify You in the form of payment of Equated Monthly Installment (EMI) in proportion to damage ratio.

Damage ratio= amount of damage claim settled /finalised under Material damage divided by the total value of the insured property/building

Damage Ratio	Claim payable
Upto 20%	1 EMI
>20 - <=40%	2 EMIs
>40 - <= 60%	3 EMIs
>60 - <= 80%	4 EMIs
>80 - <= 100%	5 EMIs

Exclusions

Policy does not cover

- 1. Consequential Loss of any nature.
- 2. Any Loss or damage occasioned by or through or in consequence directly or indirectly caused by any other perils which is not listed in this cover.
- 3. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations by order of the Government or any lawfully constituted Authority or any statutory authority
- 4. Under no circumstances, insurer is liable to pay more than the Sum Insured under the Policy

Conditions:-

- 1. Loan should be taken on insured building.
- 2. Claim under this Section shall be eligible only on admissible claim for Insured building.
- 3. We will pay maximum 5 EMIs per Policy year.
- 4. No EMI is payable in case of Total / Constructive Total loss.

Sum Insured – Actuals, subject to a maximum of Rs.50,000/- per EMI

5. EXPENSES FOR SHIFTING TO ALTERNATE ACCOMMODATION

UIN: IRDAN123RP0006V02202324/A0050V02202324

A. Coverage

If Your Home is rendered uninhabitable due to an indemnifiable claim under the policy, We will indemnify You upto the limits specified for this cover for the costs reasonably incurred towards packing, transportation and loading/unloading in relocating Your Contents to an alternative accommodation and/or bringing back to insured premises.

B. Exclusions

We will not make payment to You under this Section for:

- a. Loss or Damage to Your Contents while being conveyed to or from the alternative accommodation.
- b. Any charges that are not supported by proper bills/receipts/cash memos.

Sum Insured limit – 1% of the Base Policy Sum Insured subject to a maximum of ₹50,000.

6. EXPENSES TO COVER DAMAGES DUE TO FIRE IN NEARBY PREMISES

UIN: IRDAN123RP0006V02202324/A0051V02202324

It is agreed that in the event of fire mitigating activities following a fire or a series of fire arising directly or indirectly from the same occurrence in the nearby premises or building including fire threatening to the property insured under this Policy, the Insured shall be entitled to recover towards

1. Goods spoiled or property damaged by water used to extinguish the fire in the adjacent premises.
2. Pulling down of insured premises by the fire brigade in order to prevent the progress of flame.
3. Breakage of goods in the process of their removal from the building where fire is raging e.g. damage caused by throwing furniture out of window.
4. Wages paid to persons employed for extinguishing
5. Repainting of the building insured directly caused by smoke which is sudden and accidental in nature, whether generated from within the Insured premises or from outside the insured premises, but excluding smoke from fireplaces.

This section also indemnifies the insured, subject to the limits indicated in the schedule, in respect of Expenses incurred for relocating the existing premises to a temporary premises necessitated due to above mentioned events making the premises un-tenantable.

For the purpose of this section, "Expenses" shall mean rent for temporary premises, cost of packing the contents in the insured premises and cost of moving from the existing premises to the temporary premises.

Special Conditions

- a) The maximum indemnity period shall be restricted to 3 months
- b) No amount shall be payable under this section unless the same has been actually incurred by the insured and is supported by bills / voucher / receipts/ documents to the satisfaction of the Company.
- c) Certificate from an Architect to the effect that premises in question are un-tenantable will be accepted as adequate proof of the fact that the insured premises have become un-tenantable.
- e) The temporary location shall be in an equivalent locality, within the same city / town and of a similar extent as the premises that was occupied by the insured.

Sum Insured Limit – Upto 10% of Policy Sum Insured.

7. NEW ACQUISITION

UIN: IRDAN123RP0006V02202324/A0052V02202324

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions and warranties; the Insurer shall indemnify the insured in respect of loss of or damage to:

Any home general contents acquired or operated by or held in the care, custody or control of the insured after the inception of this Policy of Insurance (new acquisition) and not included in the schedule.

Specific exclusions applicable to this cover:

Addition or acquisitions of bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, jewellery, motor vehicles will not be covered under this add-on.

Sum Insured Limit – Upto 10% of General Content Sum Insured.

8. THIRD PARTY LIABILITY COVER

UIN: IRDAN123RP0006V02202324/A0053V02202324

The Company will indemnify the Insured against:

- 1.1 his legal liability to pay Damages for civil claims of Bodily Injury or Property Damage arising out of the Insured's use, ownership or occupation of the Insured Premises for solely domestic purposes and caused by the negligent act, error or omission of the Insured, the Insured's Family or the Insured's Household Staff, provided always that no indemnity is available

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hereunder for any liability that may be incurred under the Public Liability Insurance Act 1991 or any other statute or law based on no fault or strict liability, or for any civil claim brought by the Insured or his Family;

1.2 as the keeper and owner of domestic pets.

Specific Exclusions

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- any voluntarily assumed liability unless such liability would have attached to the Insured in the absence of such agreement;
- any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision;
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any motor vehicle or trailer for which compulsory insurance is required, save that cover shall be provided for claims arising out of Bodily Injury or Property Damage caused by the loading or unloading of any motor vehicle or trailer beyond the limits of any carriageway or thorough fare;
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any watercraft, hovercraft, air- or space craft;
- any interest and/or penalty imposed on the Insured on account of his failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto;
- the transmission of any communicable disease or virus;
- occupation or business, trade or employment carried out by the Insured at designated premises

Sum Insured limit - AOA Limit – Rs.1.25 lacs
AOY Limit – Rs.5 lacs

9. UNDAMAGED FOUNDATION

UIN: IRDAN123RP0006V02202324/A0054V02202324

Notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby agreed and declared that, following the operation of an insured peril resulting in an admissible loss, when the insured building is damaged with no damage to building's plinth and foundations, with the consent of the insurer, if reinstatement of the damaged Property is to be carried out in any other position or elsewhere (but within same municipality limits/panchayat area/mofassil area) whether for reason of exercising of state or local government requirements or otherwise, the abandoned building's plinth and foundations will be considered as being destroyed by the Insured Peril and the Insured shall be indemnified subject to the terms and conditions of the policy and provided that the value of plinth and foundation has been included in building sum insured.

Sum Insured limit - Up to 10% of the Building Sum Insured

10. ADJOINING BUILDING CLAUSE –

UIN: IRDAN123RP0006V02202324/A0055V02202324

The insurance by such item under Buildings is understood to include walls, gates and fences, small outbuildings, extensions, annexes, exterior staircase, fuel installations, steel or iron frameworks and tanks in the said premises and the insurance by each item under Contents extends to include the contents of each of the buildings covered hereby, provided it is included in Sum Insured

SI - At the option of the Insured

11. AUTOMATIC REINSTATEMENT CLAUSE

UIN: IRDAN123RP0006V02202324/A0056V02202324

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the basic sum insured under material damage section are always to remain the same and shall not be reduced following loss or damage insured hereunder so long as the aggregate of the sums paid and/or payable does not exceed the

percentage of the sum insured as mentioned in the schedule. The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

Sum Insured Limit – upto 10% of Sum Insured following a loss.

12. CLEARANCE OF DRAINS

UIN: IRDAN123RP0006V02202324/A0057V02202324

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the cover provided by this policy is extended to include expenses necessarily and reasonably incurred in clearing, cleaning and/or repairing drains, gutters, sewers and the like blocked or damaged as a result of the action of any of the perils insured by this policy.

SI – Up to 1% of Building SI

Deductible – 10% of limit selected

13. CONSEQUENTIAL REDUCTION IN VALUE:-

UIN: IRDAN123RP0006V02202324/A0038V02202324

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy covers the reduction in value of insured merchandise that is a part of pairs, sets, or components, directly resulting from physical loss or damage insured by this Policy to other insured parts of pairs, sets or components of such merchandise. If settlement is based on a constructive total loss, the Insured will surrender the undamaged parts of such merchandise to the Company.

Sum Insured - Selected SI subject to a maximum of 5% of the policy sum insured

14. ELECTRICAL APPLIANCES CLAUSE

UIN: IRDAN123RP0006V02202324/A0039V02202324

Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) only to that particular part of a machine so lost, damaged or destroyed and not to other parts/machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

Sum Insured limit - As declared by the insured subject to a maximum of the general contents sum insured.

15. LANDSCAPED GARDENS:-

UIN: IRDAN123RP0006V02202324/A0040V02202324

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy is extended to cover the following costs and expenses cost of seeds and cost of surface soils eroded by perils covered or cost of purchasing the plant whichever is less.

labour costs for soil preparation and sowing/replanting cost of pesticides and fertilizers including labour incurred with insurer's consent in making good destruction or damage to landscaped gardens or grounds at the insured's premises caused by Fire, Explosion, Storm, Flood and Inundation (unless excluded by the Policy) up to the limit specified in the Schedule and subject to production of bills.

The insurer will not pay for

- o The deductible specified in the Schedule
- o Cost for movement of soil other than as necessary for surface preparation
- o Failure of trees, shrubs or turf to become established following replanting
- o The failure of seeds to germinate

Cost of consultation/architect's fees

SI - Actual cost incurred not exceeding Rs.10 lacs

16. PLATE GLASS EXTENSION

UIN: IRDAN123RP0006V02202324/A0041V02202324

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, in the event of accidental breakage of fixed glass for which the insured is responsible the insurer will indemnify the insured in respect of the cost of:

- a) replacement of such glass with glass of a similar quality
- b) Damage to frames and framework of any description up to a limit specified in the schedule

This extension does not cover:

1. The cost of silvering embossing lettering bending or ornamenting glass
2. Breakage of cracked or scratched glass
3. Breakage damage or loss resulting from repairs or alterations to the premises or whilst the premises are vacant or unoccupied
4. Building façade unless specifically covered.

SI - At the option of the Insured

Deductible: as specified in the Schedule.

*should be included in the CGR SI for coverage under Fire and allied perils

17. REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS) AND/OR COST OF DEMOLITION

UIN: IRDAN123RP0006V02202324/A0042V02202324

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, It is further agreed that this policy includes the cost and expenses of clearing debris, including the cost of cleanup, after loss, destruction or damage by a contingency insured hereunder including but not limited to the costs and expenses actually incurred in the necessary dismantling, removal, demolition, shoring up or propping, clearance of drains and sewers temporary boarding up of the property so destroyed or damaged including undamaged portions and the removal of debris (including the removal of contents whether damaged or undamaged) provided that:

- a) Such costs are not recoverable under any other policy of insurance.
- b) No liability is assumed for the expense of removal of any property or part thereof, the removal of which is solely required by any government law of public ordinance. Provided that this policy does not insure against the costs of decontamination or removal of water, soil or any other substance on or under the premises insured hereunder. It is condition precedent to recovery under this extension that The Company shall have paid or agreed to pay for direct loss or damage to the property insured hereunder unless such payment is precluded solely by the operation of any deductible. The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule

Sum Insured Limit: At the option of the Insured, In excess of 2% of claim amount and not exceeding 5% of claim amount

18. TEMPORARY REPAIR COST

UIN: IRDAN123RP0006V02202324/A0043V02202324

This policy is extended to cover the reasonable and necessary costs incurred to pay for the temporary repair of the damaged insured property and to expedite the permanent repair or replacement of such damaged property.

This additional coverage does not cover costs:

- i. Recoverable elsewhere in this policy; or
- ii. Of permanent repair or replacement of damaged property
- iii. Leak search cost

Sum Insured limit – At the option of the insured up to 1% of SI

Deductible - 5% of the sum insured subject to the minimum of Rs.25,000/-

19. TENANT'S LEGAL LIABILITY

UIN: IRDAN123RP0006V02202324/A0044V02202324

It is hereby declared and agreed that this Policy is extended to cover the legal liability of the Insured as Tenant to indemnify the Landlord against any property whatsoever whether directly or indirectly through the defective or damaged condition of any part of the interior of the said premises or any fittings fixtures or wiring therein, proximately caused by an insured peril, for the repair of which the Insured is responsible or through or in any way owing to the spread of fire or smoke or the overflow of water from the said premises or any part thereof or through the act of default or neglect of the Insured. The liability of Company for damages to property in respect of one occurrence or all occurrences of a series consequent on or attributable to one source or original cause shall be not exceed the Limit of Indemnity stated in the Schedule.

The Company will also pay all costs and expenses incurred with its written consent and relating to any claim which may be the subject of indemnity under this Policy.

Limit of liability /Sum Insured limit: up to 10% of Total Sum insured not to exceed 25 lakhs.

20. WATER DAMAGE

UIN: IRDAN123RP0006V0/A00422023245V02202324

In the consideration of additional Premium it is here by agreed and declared that notwithstanding what is stated in policy or any endorsements to the contrary the insurance under this policy shall extend to include loss or damage caused by

1. Accidental discharge, leakage or overflow of water or stream from plumbing, septic tanks and cylinders for the fire hose, industrial and domestic appliances, refrigerating systems, air conditioning systems and rain or snow admitted through defective roof, headers spouting or by defective windows, show windows, picture windows, doors, transoms, ventilators or skylights;
2. Breakage or\of leakage from street water supply, mains of fire hydrants. PROVIDE THAT:
 - a) The insured undertakes to exercise all ordinary and reasonable precautions for the maintenance and safety of the property;
 - b) All conditions of this policy shall apply (except insofar as they may be hereby expressly varied) and that any reference there in to loss or damage by fire shall be deemed to apply to loss or damage as aforesaid.

The liability of the company under this endorsement shall in no case exceed 10% of the Content Sum Insured.