

Annexure 1

Add on cover Under Chola Total Home Protect Policy

1. Personal Liability

IRDAN123RP0019V01201213/A0002V01201213

In respect of liability arising from accidents occurring during the period of insurance against all sums for which the Insured shall become legally, liable to pay for accident bodily injury to any person and accidental damage to property, and will in addition pay Insured's costs and expenses and be responsible for all costs and expenses incurred with the written consent of the Company in defending any claim for such injury or damage.

In the event of the death of the Insured, the Company will in respect of the liability incurred by the Insured indemnify the Insured's personal representatives in the terms of and subject to the limitations of this Policy provided that each personal representatives shall as though they were the Insured observe fulfill and be subject to the terms, exceptions and conditions of the Policy so far as they can apply.

The Limit of Indemnity under this Policy for all sums payable to any claimant or any number of claimants in respect of or arising out of any one occurrence or in respect of or arising out of all occurrences of a series consequent upon or attributable to one source or original course and in respect of all accidents occurring during the period of insurance shall not exceed the amount specified in the schedule of this Policy.

Geographical Area: India

Exclusions to this section

This Company Shall not Be Liable For

- (a) any accident occurring outside the Geographical Area
- (b) injury to any person who is a member of the same household as the Insured
- (c) damage to property belonging to or in the charge or under the control of the Insured
- (d) injury or damage caused by or in connection with or arising from:
 - (i) Any trade profession or business of the Insured or anything done in connection therewith or for the purpose thereof
 - (ii) Ownership possession or use by or on behalf of the Insured of any
 - (1) animal other than a dog or cat
 - (2) mechanically propelled or animal drawn vehicle
 - (3) vessel or craft made or intended to float on or in or travel on or through water or air
 - (4) the use of any horse for racing, polo, hunting or drawing any vehicle
- (e) liability assumed by the Insured under any agreement unless such liability would have attached in the absence of such agreement
- (f) The company is not liable to pay the first 5% of each and every claim subject to a minimum Rs. 5000.

Definitions

"the Insured" means Insured Person and any family member of the same household as the Insured person

2. Tenant Liability

IRDAN123RP0019V01201213/A0004V01201213

In respect of liability arising from the fire and allied perils stated in Section I - building & Section II – Contents caused to the private residence building located as specified in the schedule which is rented and occupied by the Insured occurring during the period of insurance for which the Insured shall become legally liable to compensate the owner of the private residence building.

In the event of death of the Insured, the Company will in respect of the liability incurred by the Insured indemnify the Insured's personal representatives in the terms of and subject to the limitations of the Policy.

The limit of indemnity under this Policy for all sums shall not exceed the limit as specified in the schedule of the Policy in respect of any one occurrence or a series of occurrences arising out of the event, or in total during the period of insurance

This Company Shall not Be Liable For

1. damage to property (other than the rented private residence building) belonging to or in the charge or under the control of the Insured.
2. intentional acts or malicious act of the Insured
3. liability assumed by the Insured under any agreement unless such liability would have attached in the absence of such agreement
4. The company is not liable to pay the first 5% of each and every claim subject to a minimum Rs. 5000.

Definitions

“the Insured” means Insured Person and any family member of the same household as the Insured person