

Loss Of Personal Belongings (Standalone Motor Own Damage Cover - Private Car)

1. Coverage

In consideration of additional premium paid by the Insured and realized by the Company, the Company will indemnify the Insured, for the loss or damage to Personal Belongings of the Insured, from Insured Vehicle due to a peril covered consequent upon loss or damage to Insured Vehicle for which Claim is admissible under Own Damage Section of the Policy

Special condition:

Claim under this section is admissible only if there is a valid and admissible claim under Own Damage section of the Policy.

The coverage is subject to terms, conditions, definitions and general exclusions applicable to this policy up to maximum of Sum Insured mentioned under the relevant section on the Policy Schedule.

2. General Exclusions

The Company shall not be liable to indemnify the Insured for the loss or damage of or arising out of exclusions given below unless specified otherwise on Policy Schedule-

- i. Loss in open top or convertibl cars unless the belongings are kept in the locked boot
- ii. Loss or damage to the Personal Belongings of Co-passengers unless specifically covered under the Policy Schedule
- iii. Loss of or damage to Valuables\
- iv. Loss of or damage to Personal Belongings unless the Insured Vehicle is locked and all doors & windows are properly fastened while unattended or parked
- v. Loss or damage to Personal Belongings caused by moth, mildew or vermin.
- vi. Loss or damage to Personal Belongings or due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to Insured Vehicle
- vii. Loss or Damage howsoever caused to Personal Belongings older than 10 Years
- viii. Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
- ix. Consequential or indirect loss of any kind
- x. Damage to property not belonging to or held in trust by or in the custody or in control of the Insured
- xi. Loss or Damage to the Contents or items in car Refrigerator/Fridge or similar type of Cold Storage caused by change of temperature
- xii. Any claim intimated to the Company after 30 days of such loss.
- xiii. Theft of Personal Belongings from the Insured

Vehicle unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied

- xiv. Loss or Damage or attempted burglary or theft caused by or arising out of willful act or willful gross negligence of the Insured or Co-Passengers and/or an employee of the Insured.
- xv. Mysterious disappearance and unexplained Losses
- xvi. Electronic Items other than Mobile Phones, Tablets and Laptops
- xvii. Mobile Phones, Tablets and Laptops older than 10 years
- xviii. Any loss or destruction of or damage to personal baggage of a consumable nature
- xix. Any loss or damage to goods or samples carried in connection with any trade or business

3. Definitions

For the purpose of this Policy, the below mentioned definitions shall be used for any communication by the Company with the Insured.

- Def 1. **Accident/Accidental** - means a sudden, unforeseen and involuntary event caused by external, visible and violent means
- Def 2. **Co-Passengers** – means any person travelling in the Insured Vehicle and does not include passengers travelling in Insured Vehicle for hire or reward.
- Def 3. **You/Insured** – means a person/organization/entity to whom the Policy is issued
- Def 4. **Insured Vehicle** – means the vehicle insured by the Company under Own Damage section of the Policy
- Def 5. **Personal Belongings** –means and shall include
 - a) Articles generally carried or worn such as Clothing, Luggage, and equipment used for professional or recreational purposes like Golf Kit or Cricket Kit and article of similar nature.
 - b) Mobile phones, Tablets and Laptop
 - c) Driving license, Registration Certificate issued by concerned Transport Offices in India But excluding Valuables, Electronic Items, Works of Art, Paintings, Curios and goods carried for trade purposes.
- Def 6. **Policy** – means Insured's statements in the proposal form, Policy wording on which this add-on is attached (including endorsements and clause, if any), Policy Schedule.

Def 7. **Sum Insured** – means maximum liability of the Company during the policy period in the event of Claim.

Def 8. **The Company/We/Our/Us** – means HDFC ERGO General Insurance Company Limited.

Def 9. **Valuables** – means Money, Securities, Debit/Credit cards, Cheques Bank drafts or any other negotiable instrument, Gems & Jewelry, sculptures or any other item similar in nature, Lens, Glasses, Travel tickets, Watches, Manuscripts and Paintings.

4. Claims Procedure

On the occurrence of any event that may give rise to a Claim under this Policy, the Claims Procedure set out below shall be followed.

Claim Intimation	<ol style="list-style-type: none"> Upon accident, customer can intimate a claim through various modes as below <ol style="list-style-type: none"> Customer care number IPO - HDFC ERGO's mobile application Website Email SMS IVR - BOT A unique claim reference no is generated and is communicated to the insured and will be used for further claims related communication. <p>All claims get registered in GC Claims module</p>
Particulars to be provided for Claim notification	<ol style="list-style-type: none"> Policy No. Insured's Name as mentioned in policy schedule Description of claim incidence Date and time of loss Nature of loss Estimate of loss

List of Documents to be provided	<ol style="list-style-type: none"> FIR detailing all loss or damage items Final Police Report Fire Brigade Report Photographs of the damage Bills and invoices, valuation reports of the items insured Estimate of the repairers Final Bill of repairers Copy of original driving license and registration certificate. Fee receipt for making duplicate license and registration certificate RTO acknowledgement receipt for duplicate driving license and registration certificate Bank account details of the claimant for electronic settlement and Cancelled Cheque Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the Policy
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Depreciation Table for Personal Belongings

Age of Item	% of Depreciation
Up to 6 months	10%
Up to 1 Year	20%
Up to 2 Year	40%
Up to 3 Year	50%
Up to 4 Year	60%
Up to 5 year	70%
Above 5 Years	75%

Depreciation Table for Electronic Items

Age of Item	% of Depreciation
Up to 6 months	40%
Above 6 months to 1 Year	50%
Above 1 Year	75%

5. General Conditions

I. Indemnity

The Company may at its own option repair, replace or reinstate Insured's Personal Belongings and the liability of the Company shall not exceed:

- In case of Total Loss – Sum Insured specified on the Policy Schedule
- In case of Partial Loss – Actual and reasonable cost of repair or replacement of Personal Belongings lost

or damage as per the Sum Insured and limits specified

II. Reinstatement of Sum Insured

Sum Insured under this add on cover will not be reinstated back to the original Sum Insured if any partial loss or total loss claim has been reported and settled under this add on cover.

III. Extension of Geographical Area

If Insured has endorsed the Policy with Geographical Extension (IMT 1) then it will be extended to this add on cover and optional covers under this add on cover.

IV. Contribution

If at the time of occurrence of an event that may give rise to any claim under the policy and if there is an existence of any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation, cost or expense.

V. Subrogation

The insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company for the purpose of enforcing any rights or remedies or of obtaining relief or indemnity from parties

(other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

VI. No Claim Bonus

Insured will continue to avail No Claim Bonus benefit, if claim is registered and settled under this add-on cover and not under the Policy. Any claim under this add-on does not affect the NCB applicable under the Policy.

VII. Transfer of Ownership

In case of transfer of ownership transferee will continue to avail the benefits of this add-on cover. Fresh declaration for the Personal Belongings and Documents proposed to be Insured by the transferee will be taken while opting for this cover.

VIII. Cancellation

This add on cover cannot be cancelled on standalone basis by the Insured. It can be cancelled subject to cancellation of Policy by the Insured on seven days' notice by recorded delivery, subject to no claims paid or admissible under this add-on.

Subject otherwise to the terms, exceptions, conditions and limitations of Private Car Package Policy.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.
JAIPUR Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Rajasthan.
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District
LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120 - 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.