

Private Car Policy- Bundled

Loss of Personal Belongings

This cover is applicable if it is shown on *Your* policy schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

We will pay for the loss or damage to *You & Your Family* member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the insured vehicle at the time of loss or damage to the insured 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 mobiles, laptops, i-pads, CDs and items of similar nature.

What is not covered

1. Money, securities, cheques, bank drafts, credit card or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.
2. Any goods or sample carried in connections with any trade or business is not covered.

Special Conditions

1. A police report must be filed for claims due to burglary or theft.
2. The maximum amount payable under this section is Rs (Refer Schedule) during the *Period of insurance*. Any claim under this section will be admissible only when there is a valid and admissible claim in respect of the insured vehicle arising out of the same accident.
3. The insured shall bear 10% of claim amount subject to minimum of INR 500 for each and every claim under this section.

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

Definitions

1. **Family** –means Your legal spouse, Your children, parents & parents in law.
2. **Period of insurance** - The period of time stated in the policy schedule for which the policy is valid and operative
3. **We, Us, Our, Ourselves** means the Raheja QBE General Insurance Co. Ltd.
4. **You, Your, Yourself** – Means or refers to the person or persons described in the policy schedule as the insured. In case policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.