

PURCHASE PROTECTION COVER

PERSONAL EXTENDED PROTECTION POLICY

Whereas the Insured by a proposal and declaration which shall form the basis of this contract, has applied to Tata-AIG General Insurance Company Ltd. (hereinafter called the Company) and having paid the full Premium mentioned in the schedule as consideration for the insurance, The Company Agrees, (Subject to the Terms, Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) to pay the Insured, if the insured shall sustain loss, damage or liability during the period of insurance stated herein, the amount of benefits specified herein or liability incurred but not exceeding in any one period of insurance in respect of each of the several items specified herein the sum set opposite thereto respectively.

POLICY DEFINITIONS

This section is applicable to all coverage sections of the policy.

- A. You and Your means:
 1. The "named insured" shown in the Declaration page; and
 2. The legally married spouse or dependent children under age 21 (twenty-one), living with you in your home.
- B. We, Us, and Our means the Tata AIG General Insurance Company Ltd.
- C. Relative means your legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.
- D. Policy period means the period of time you are covered by this insurance from the effective date to the expiration date.
- E. Money means currency, coins and bank notes in current use and having a face value.
- F. Payment card means an ATM card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution for personal use only.
- G. SIM card means the Subscriber Identity Module (SIM) card that is delivered together with a subscription contract or pay-as-you-go contract used for the operating of mobile phones.
- H. ATM means automatic teller machine.
- I. Lost or Stolen means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
- J. Cheque(s) means any bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with a stamped signature.
- K. Residence means the place that is shown as the "insured mailing address" on the Policy Schedule.
- L. Business means:
 1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
 2. Any other activity engaged in for money or other compensation.

Purchase Protection Cover

I. What We Cover

We will cover items that you purchase with your payment card or otherwise from loss due to burglary, theft or accidental damage for number of days as specified in the Schedule from the date of purchase.

II. Coverage Exclusions

We will not pay for any bodily injury or property damage loss that:

1. items you carried with you during a trip;
2. items that were lost or stolen from a vehicle;
3. any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
4. permanent household and/or business fixtures
5. travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
6. art, antiques, firearms, and collectable items;
7. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
8. items you have rented or leased;
9. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. shipping and handling expenses or installation, assembly related costs;
11. items purchased for resale, professional, or commercial use;
12. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
13. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
14. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
15. items that you damaged through alteration (including cutting, sawing, and shaping);
16. items left unattended in a place to which the general public has access;
17. losses due to or related to nuclear, biological or chemical event.
18. Items lost, damaged or stolen from a place other than the residence mentioned in the policy schedule.

III. Coverage Condition

1. The damage or loss of the items must be within number of days as specified in the Schedule from the purchase date.
2. Items given as gifts are included.
3. We will decide whether to have the item repaired or replaced, or to reimburse you (cash or credit) up to the amount charged to you not exceeding the original purchase price.
4. If the item is part of a pair or set, you will only receive compensation for the value of the stolen or damaged item unless the articles are unusable individually and/or cannot be replaced individually; the theft or damage of an item that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applies.
5. Product rebates, discounts or money received from Price Protection will be deducted from the original cost of the item.
6. For theft claims, you must provide an official police report regarding the incident to us within the required time frame.

IV. Duties After An Accident or Loss

In the event of a covered loss:

1. You shall contact us at 1800119966 or provide written intimation within 24 hours of your discovery of the theft or damage to obtain a claim form and instruction;
2. You shall complete, sign and return the claim form with the following documents:
 - a. An original receipt
 - b. Other relevant documents we may ask you to provide, including but not limited to police reports and/or the repair estimate (for damage claim only);
3. The claims form and accompanying documents must be returned to us within 3 days of making the original claim;
4. For damage claims, you may be required to send in the damaged item(s), at your expense, for further evaluation of your claim.
5. File a police report within 24 hours of the incident.

Coverage Definitions

1. A Printed Advertisement is an advertisement appearing in a newspaper, magazine, store circular, or catalog which states the authorized dealer or store name, item (including model number), and lower price as well as the applicable dates.
2. Break-in means to enter someone's property illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.
3. Vehicle means your car, truck, jeep, motorcycle, recreational vehicle, or camper.
4. Trip means any travel with a distance that is greater than 50 miles or 80 kilometers from Your Residence.

POLICY EXCLUSIONS

This section is applicable to all coverage sections of the policy.

We will not cover the following:

- A. Losses that do not occur within the policy period;
- B. Losses that result from or related to business pursuits including your work or profession;
- C. Losses caused by illegal acts;
- D. Losses that you have intentionally caused;
- E. Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.
- F. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
- G. Losses due to the order of any government, public authority, or customers' officials.
- H. Losses due to ionising radiations contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission)of nuclear fuel.
- I. Losses due to the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- J. Losses due to nuclear weapons material.
- K. Terrorism Exclusion Warranty Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.