

Interests	Scope of Cover	Main Exclusions
Buildings contents, Jewellery and Personal effects	Fire; Lightning; Explosion; Volcanic eruption; Earthquake; Riots; Strikes; Civil commotion; Vandalism; Malicious damage; Bursting and overflowing of water tanks; Impact; Subsidence; Ground heave; Cyclone; Storm; Tidal wave; Tsunami; Burglary; Theft; Larceny; Aircraft; Breakage of glass and sanitary fixtures; Accidental damage; Guests and visitors property; Clothing and personal effects of domestic employees.	1. Cyclone and Flood Exterior paintwork, waterproofing treatment unless the house is so damaged as to require repair or replacement; Property in the open or in open premises; Rainwater infiltration unless the house is so damaged to admit rainwater; Canopies, pergolas, conservatories, greenhouses, glasshouses, paths and driveways. 2. Burglary Contents in outbuildings; Loss or damage while the house has been lent, let or sublet.
Computer equipment	Unforeseen, sudden physical loss or damage	Property used for business
Cycles, bikes, carts	Loss or damage	Scratching; derangement; built-in defects; mechanical or electrical breakdown
Sports equipment	Loss or damage; Legal liability towards third parties	Scratching; derangement; built-in defects; mechanical or electrical breakdown
Money and credit cards	Burglary and theft	Business credit cards
Domestic animals	Veterinary fees; Death as a result of bodily injury; Advertising and reward costs for the recovery of a stolen animal	Animals other than cats and dogs; Preventive treatment; Chronic conditions; Animals more than 8 years or less than 8 weeks; Poisoning
Personal liability	Bodily Injury caused to third parties; Damage to property of third parties	Deliberate acts or omissions

* Conditions apply

Interests	Scope of Cover	Main Exclusions
Employers liability	Damages payable following bodily injury sustained at work; Legal costs and expenses	Medical expenses in excess of RS 4,000
Personal accident	Death; Permanent disablement and Medical expenses following accidents	While under the influence of alcohol; Professional sports; Parachuting; Hand gliding; Scuba diving; Mountaineering with ropes; Kidnap or Ransom
Hole-in-one	Costs of drinks paid following a Hole-in-one	Subject to written confirmation from Golf Captain or Caddy Master

TERMS AND CONDITIONS:

1. Receipts and/or valuation certificate to be provided for paintings and items of high value such as jewelleries and watches and items above Rs 15,000.
2. For items insured under All Risks section detailed list to be provided.

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