

TATA AIG Smart Multi Assure Policy

Summary of coverages as per card variant:

Card Variant	Vertical	Coverages	Remarks	Tenure
PLATINUM	RELPL	Home Content Cover	We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event.	1 Year
		Value added service	Preventive Maintenance Service for Appliances - We/Our Empaneled ASP will arrange for Preventive maintenance services at the Insured 's Home Building insured with Us. Preventive Maintenance Service refers to periodic/routine maintenance sanitization and/or pest control in order to maintain the insured property and prevent/reduce any unexpected loss and regular upkeep. The cost of such preventive maintenance service will be borne by the Insured Person	

Terms and conditions:

- Preventive Maintenance Service provides services in relation to the labor and commute of the service expert for repairing of appliance(s) against functional breakdowns (electrical & mechanical breakdown) on an onsite service basis. Any costs incurred for replacing the parts/components, or transporting the unit to the service center and back for repairs is not covered in the plan.
- Number of Appliances covered: This plan 1 AC + Any 3 Appliances out of (TV/ Refrigerator/ Microwave/ Water Purifier/ Washing Machine)

Exclusions:

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

- Your/Group Policyholder deliberate, willful or intentional act or omission, or of anyone on Your/ Group Policyholder's behalf, or with Your/ Group Policyholder's connivance.
- War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
- Pollution or contamination, unless
 - the pollution or contamination itself has resulted from an Insured Event, or
 - an Insured Event itself results from pollution or contamination.
- Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
- Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper Money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the Policy/Certificate of insurance.

TATA AIG General Insurance Company Limited.

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Off Senapati Bapat Road, Lower Parel, Mumbai- 400013, Maharashtra, India.

24X7 Toll Free No: 1800 266 7780 | Email: customersupport@tataaig.com

Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425

TATA AIG Smart Multi Assure Policy UIN: IRDAN108RPM50009V01202425

7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
8. Loss or damage to any Insured Property removed from Your Home to any other place.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Any reduction in market value of any Insured Property after its repair or reinstatement.
11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the inception of the Cover Period, or each successive Cover Year, unless You have paid additional Premium and such addition, extension or alteration is added by Endorsement.
12. Costs, fees or expenses for preparing any claim.

Disclaimer of Liability Pertaining to Value Added Services Under the Policy:

- Availing the value-added services under this Policy is purely upon the GPH/Insured's sole discretion and risk.
- For services that are provided through empaneled ASPs, we are acting as a facilitator; hence would not be liable for any incremental costs or the services. Any additional services availed, or expenses incurred on such services or benefits which are other than those covered under this policy and explicitly excluded by this Policy, shall not be covered under this Policy and all expenses incurred shall be borne by the Insured Person.
- We shall not be responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which Insured Person claims to have suffered, sustained or incurred, by way of and / or on account of the benefit. We shall not be liable for any deficiency or discrepancy in the services provided by empanelled ASP/network provider under this policy.
- We shall not be liable for any deficiency or discrepancy in the services provided by the Assistance Service Provider
- The Insured Person is free to choose whether or not to act on the recommendation after seeking any consultation.
- Any advice, recommendations or suggestions made by any service professional shall be solely based on the information and documentation provided by the Insured Person to such service professional. We shall not be liable towards any loss or damage (immediate or consequential) arising out of or in relation to any opinion, advice, consultation, actual or alleged errors, omissions and/or any misrepresentations made by the service professional from whom we have availed services or taken benefit or for any consequence of any act or omission in reliance thereon.
- Above mentioned services are non-portable, annual contracts, independent of policy contract and not lifelong renewable. The Services provided may be added / deleted / modified at our discretion.
- Provision of these services is subject to availability as per the duration specified by Us/the empaneled ASP
- We reserve the right to change any service provider during the currency of the policy or at renewal. The same shall be intimated to the Insured Person at least 15 days prior to the effective date of change. During such change, all the credits earned by the Insured Person shall be transferred to the new service provider.
- In case We or the ASP fails to provide any of the services as mentioned in this Policy or is unable to implement, in whole or in part due to force majeure, non-availability of services, change in law, rule or regulations which affects the Services, or if any regulatory or governmental agency having jurisdiction over a party takes a position which affects the services, then the services' suspended, curtailed or limited performance shall not constitute breach of contract and the Company or the ASP shall have no liability whatsoever including but not limited to any loss or damage resulting therefrom.

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