



VARIETY INSURANCE

Variety Insurance policy offers multiple coverages for homeowners or tenants in a single policy. The package offers cover for the following interests.

- › Buildings
- › Contents
- › All risks for personal effects, jewelry and other valuables
- › Personal liability
- › Personal accident
- › Workmen's compensation for domestic servant

COVERS INSURED

- › Fire, explosion, lightning, thunderbolt and earthquake
- › Strike, riot, civil commotion and malicious damage
- › Aircraft
- › Storm, tempest, flood
- › Collapse of the building by fire or other covered perils
- › Burst pipes or overflowing of water tanks
- › Theft or any attempt thereof by violent and forcible means
- › Impact by vehicles, animals (other than domestic animals) or falling trees
- › Breakage or collapse of television and radio receiving aerial fittings and masts

OPTIONAL EXTENSIONS

- › Goods belonging to domestic help
- › Accidental breakage of mirrors and glasses
- › Compensation for fatal injury
- › Household removals
- › Temporary removal
- › Landlord's recourse
- › Neighbor's recourse

MAIN EXCLUSIONS

- › Cash and valuables unless specifically agreed
- › Motor vehicles and accessories thereon
- › Livestock
- › Any part of the structure, ceilings, wallpapers of the like
- › Property more specifically insured
- › Scientific or technical equipment used for business or profession

ALL RISKS

- › Breakage of glass and other fragile articles unless caused by fire or theft
- › Loss or damage to contact lenses or sports equipment when in use
- › Wear and tear or gradual deterioration or loss arising by or from moth, vermin, atmospheric or climatic conditions or any process of cleaning, dyeing, repairing or restoring
- › Electrical or mechanical breakdown
- › Faulty manipulation, over winding and internal damage of watches
- › Professional and business use
- › Musical instruments used by any person other than the insured
- › Breakage of sticks or drumsticks of musical instruments
- › Breakage of tubes and/or bulbs or damage to films of cameras
- › Wilful act of the insured or family member
- › Delay, confiscation, requisition, nationalization or wilful destruction of property by official authorities

PERSONAL LIABILITY

This Section does not cover liability directly or indirectly attributable to

- › The ownership, possession or use (other than as a passenger having no right of control) of aircraft, model aircraft, water craft, sailing boats or animals (other than domestic animals) caravans, trailers or mechanically propelled vehicles
- › The ownership possession or use by or on behalf of the Insured of any land or building or to the Insured's profession or business

PERSONAL ACCIDENT

- › Intentional self-injury suicide or attempted suicide, alcoholism, drug or drugs venereal disease or insanity
- › Flying or air travels other than as passenger in an aircraft licensed to carry passengers and flown by a pilot holding a commercial air license (*personal accident exclusions*)

WORKMEN'S COMPENSATION FOR DOMESTIC HELP

- › Hernia and sunstroke
- › Stress or effort and muscular strain, occupational diseases and/or maladies
- › Expatriation and repatriation expenses
- › First day of injury
- › All transportation expenses
- › Pregnancy or childbirth

GENERAL (APPLICABLE TO ALL SECTIONS)

- › War, sabotage, political risks and terrorism
- › Nuclear and radioactive risks