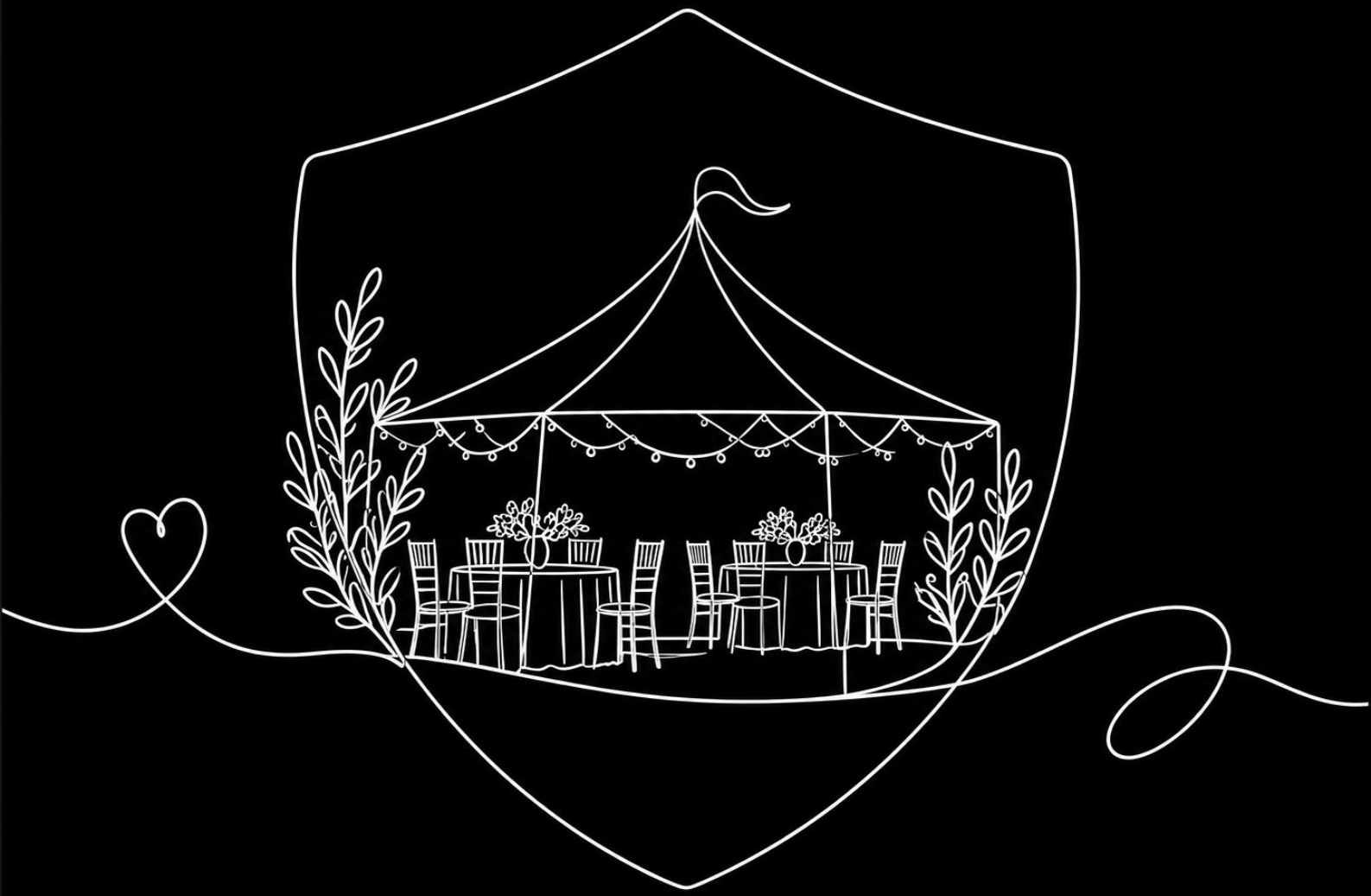
KIWI INSURANCE

Kiwi Event Protection

Policy Wordings



Product UIN	IRDAN171RPMS0008V01202627

Kiwi General Insurance Limited | CIN: U65120KA2024PLC194560. | Product UIN: IRDAN171RPMS0008V01202627 | IRDAI Reg No: 171.
Registered Office: Apt No 101 Yashila, No 1/1, 1st Main, Koramangala 8th Block, Bangalore, Karnataka, India 560095
Corporate Office: 05GBD, Plant 5, Godrej Business District, Vikhroli West, Mumbai, Maharashtra 400079
Website: www.kiwiinsurance.com | Contact Us: 1800-268-4444 Email - contactus@kiwiinsurance.com

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

PREAMBLE

Kiwi General Insurance Limited (hereinafter called the “Company”/ insurer) will provide the insurance described in this Policy and any endorsements thereto, for the period of insurance to the insured detailed in the policy schedule, in reliance upon the statements contained in the proposal form, which shall be the basis of this policy and are deemed to be incorporated herein, in return for the required premium being received by Company in advance in accordance with Section 64VB of the Insurance Act, 1938 and the Insured’s compliance with all applicable terms and conditions of this Policy. The liability of the Company during the Period of Insurance shall not exceed the Sum Insured specified in the Policy Schedule. In no event shall the Company's aggregate liability for all claims under this Policy, in relation to any and all Sections covered under this Policy exceed the aggregate limit set out in the Policy Schedule.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SECTION 1. EVENT CANCELLATION (Mandatory Cover)

The Company shall indemnify the Insured against Insured Expenses or gross revenues or net profit on such basis as is elected and specified in the Policy Schedule, as a result of cancellation, abandonment, postponement, interruption, curtailment, relocation of the insured event due to:

a. Ban imposed by State/Central Government;

b. Government directive specifically intended to cancel the insured event and/or similar event(s) due to matters of national/state importance including, but not limited to, death of dignitaries

c. Bandh/Civil unrest;

d. Non transportation/Non availability of electronic equipment required for live media coverage of insured events caused by accident to vehicles meant for transporting the same;

e. Technological failure of computer(s) and its accessories, and/or other accessories, instrumental to the recording or taping of the insured event, for accidental reasons, whether electrical/mechanical breakdown and/or loss/ damage to the system on account of external accidental causes, beyond the control of the Insured.

f. Risks of fire, lightning, explosion, riot, strike & malicious damage, impact damage, aircraft damage, storm, cyclone, typhoon, tempest, hurricane, tornado, flood & inundation due to Flood, subsidence, landslide (including rockslide), earthquake, fog, smog, sandstorm, snowfall, excessive heat;

g. Riot, strike, Malicious damages, civil commotion, terrorism including threat;

h. National Mourning, State Mourning or religious mourning, if declared

i. Non-Appearance of minimum of 2/3rd of the teams scheduled to take part in event, due to common accident or common illness, flight delays / cancellations, kidnap, civil commotion, act of God or any other cause not excluded.

j. Utility Failure (Power supply or flood light failure)

Insuring Clause

Subject always to the terms, conditions, limitations and exclusions contained herein or endorsed hereon:

This insurance is to indemnify the Insured for their Ascertained Net Loss should any Insured Event(s) be necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated, which necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation is the sole and direct result of a cause not otherwise excluded which occurs during the period of insurance and is beyond the control of both the Insured and the Participant therein.

This insurance also indemnifies the Insured for proven additional costs or charges reasonably and necessarily paid by the Insured to avoid or diminish a loss payable here under, provided such additional costs or charges do not exceed the amount of loss thereby avoided or diminished.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

The Insurers' maximum liability shall not exceed the Limit of Indemnity stated in the Schedule for the relevant Insured Event(s) nor the Aggregate Limit of Indemnity stated in the Schedule.

Exclusions

The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

a. The non-appearance of any Named Person(s) due to such Named Person(s) being a part of an air flight, other than as a passenger in a duly licensed commercial aircraft, without the knowledge and consent of the Company.

b. The non-appearance of any Named Person(s) due to such Named Person(s) taking part in any hazardous stunt acts without the knowledge and consent of the Company.

c. Non availability of a Named Person(s) on account of pregnancy, or childbirth, or menstruation or any complications thereof, where the complications or pregnancy was known to the named insured person at the inception of the policy, unless declared and accepted by the Company.

d. Ransom paid by the Insured or the concerned Named Person's family members to secure the release of the kidnapped Named Person.

e. Non-appearance of any Named Person(s) under arrest, detention or in custody of law enforcement authorities in connection with any criminal proceedings.

f. Any consequential loss due to cancellation of the insured event.

g. Non-appearance of any Named Person(s) due to such Named Person(s) committing self-injury, suicide or attempting suicide.

h. Any damage caused to any property to be utilized for the insured event caused by wear & tear, any quality in the property that caused it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation, mechanical or electrical breakdown, insects, vermin, or rodents, corrosion, rust, dampness, cold or heat.

i. Any work, process, experimentation, test, repair, restoration, conversion or partial conversion, re-touching, painting, cleaning or any other form of process performed or undertaken by the Insured or on the Insured's behalf or at Insured's direction.

j. Unexplained or mysterious disappearance or shortage in respect of the property to be utilized for the insured event discovered upon taking of inventory.

k. Loss or damage to property stored outdoors without due attendance or supervision.

l. Any electrical damage or disturbance to electrical appliances, devices, fixtures or wiring caused by artificially generated electric current, within the property or facility in any manner connected with production of the insured event, unless fire ensues. In such event, the Company's liability shall be limited to that portion of the loss caused by such ensuing fire, subject otherwise to the terms and conditions of this Policy.

m. Damage to, or destruction of, property caused intentionally by the Insured or at Insured's direction.

n. Loss of market or use, interruption of business or other consequential loss not covered under the scope of this Policy.

o. Deterioration due to dampness or dryness of atmosphere; extremes or change of temperature; shrinkage, evaporation, loss of weight, rust contamination or leakage of contents unless otherwise covered under the scope of this Policy.

p. Any willful act or gross negligence of the Insured which increases the risk and/or likelihood of a loss hereunder

q. Any contractual dispute or breach by the Insured or any Participant.

r. Alterations or variance of Insured Event(s) without the prior written approval of the Underwriters.

s. Any work being carried out by builders or other contractors which renders the Venue or its facilities unusable in whole or in part, unless such work is unknown to the Insured at the inception of this Insurance or at the time of making the booking whichever is the later.

t. Expenses and Gross Revenue which have not been declared to and agreed by the insurer.

u. Any reduction in attendance that is not specifically attributable to the necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation of the Insured Event(s).

v. The Insured failing to:

   1. Observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction.

   2. Make all necessary arrangements for the successful fulfilment of the Insured Event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.

   3. Ensure that all necessary contractual arrangements with the Insured are made and confirmed in writing with the Insured and that all necessary authorizations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licenses, permits, visas, copyright, and patents) be obtained in a timely manner and valid for the period of the Insured Event(s).

   4. Any fraud, misrepresentation, or concealment by the Insured.

w. Actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

x. Seizure or destruction under quarantine or customs regulations, confiscation, nationalization or requisition or destruction of or damage to property, by or under the order of any government or public or local authority, or the handling of contraband or the engaging in illicit trade or transportation.

y. Any order for repatriation, internment, imprisonment, deportation, or the refusal of permit to enter any country where the Insured Event(s) is to be held.

z. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, nuclear reaction, nuclear radiation, or radioactive contamination.

aa. Seepage and/or pollution and/or contamination unless it is discovered during the period of this Insurance and is a direct cause of a loss covered hereunder.

bb. Withdrawal, insufficiency or lack of finance howsoever caused, the financial failure of any venture, lack of or inadequate receipts, sales, or profits of any venture, variations in the rate of exchange, rate of interest or stability of any currency, financial default, insolvency, or failure to pay of any person, corporation or entity.

cc. Lack of or inadequate response or inadequate financial or other support or withdrawal of such support by any party, lack of or inadequate attendance or insufficient interest prior to the date and time scheduled for any Insured Event.

dd. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing, concurrently or in any other sequence, thereto.

ee. Any communicable disease or threat or fear of communicable disease (whether actual or perceived) which leads to:

ff. The imposition of quarantine or restriction in movement of people or animals by any national or international body or agency.

gg. Any travel advisory or warning being issued by a national or international body or agency.

hh. Any happening, which is insured by or would, but for the existence of this Insurance, be insured by any other insurance(s) except for any excess beyond the amount which would have been payable under such other insurance(s) had this Insurance not been affected.

ii. Any loss expense or liability directly or indirectly arising out of attributable to or resulting from: severe acute respiratory syndrome (SARS) and/or Atypical Pneumonia and/or Bird Flu (Avian Flu) and/or Swine Flu and/or any other influenza variant deemed an epidemic or pandemic by the WHO or any threat or fear thereof (whether actual or perceived).

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SECTION 2. MATERIAL DAMAGE

The Company shall indemnify the Insured against direct physical loss/ damage caused to sets, costumes, theatrical props, wardrobe, related equipment and other assets (collectively, “the property”) belonging to the Insured (or leased, rented, or hired by the Insured and for which Insured is responsible) whilst such property is stored, fixed, installed or in use at the venue of the insured event or in transit to such venue, due to risks of fire, lightning, explosion, riot, strike & malicious damage, impact damage, aircraft damage, storm, cyclone, typhoon, tempest, hurricane, tornado, flood & inundation, subsidence, landslide (including rockslide), earthquake, burglary and theft, terrorism and other external, accidental means.

For the purposes of this Benefit, the term “the property” shall specifically exclude the following:

a. Antiques, objects of art, pearls and jewelry & similar valuables;

b. Property covered under any other benefit of this Policy;

c. Animals of any sort (unless specifically covered);

d. Plants, trees, vegetation of any description whatsoever;

e. Accounts, bills, currency, numismatic properties or money, notes, securities, stamps, deeds, evidence of debts, letters of credit, credit cards, passports, rail, road, airline or any other tickets;

f. Buildings or real estate of any kind including, but not limited to, improvements and betterments to existing real estate;

g. Furniture or fixtures which are not used or intended to be used as part of a set of the insured event;

h. Aircraft/ Watercraft/ Motor vehicles and any other conveyance used for any purpose other than as part of the set in which it is used strictly as a non-functional item and is not being self-propelled during filming or taping;

i. Film, tape, recording or recording storage medium of any type unless used as a theatrical prop on the set of the insured event.

Exclusions

The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

a. Any damage caused to any property to be utilized for the insured event caused by wear & tear, any quality in the property that caused it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation, mechanical or electrical breakdown, insects, vermin, or rodents, corrosion, rust, dampness, cold or heat.

b. Any work, process, experimentation, test, repair, restoration, conversion or partial conversion, re-touching, painting, cleaning or any other form of process performed or undertaken by the Insured or on the Insured's behalf or at Insured's direction.

c. Unexplained or mysterious disappearance or shortage in respect of the property to be utilized for the insured event discovered upon taking of inventory.

d. Loss or damage to property stored outdoors without due attendance or supervision.

e. Any electrical damage or disturbance to electrical appliances, devices, fixtures or wiring caused by artificially generated electric current, within the property or facility in any manner connected with production of the insured event, unless fire ensues. In such event, the Company's liability shall be limited to that portion of the loss caused by such ensuing fire, subject otherwise to the terms and conditions of this Policy.

f. Damage to, or destruction of, property caused intentionally by the Insured or at Insured's direction.

g. Loss of market or use, interruption of business or other consequential loss not covered under the scope of this Policy.

h. Deterioration due to dampness or dryness of atmosphere; extremes or change of temperature; shrinkage, evaporation, loss of weight, rust contamination or leakage of contents unless otherwise covered under the scope of this Policy.

i. Any alternate accommodation that the Insured may have to hire in the event that the original location for the insured event is damaged.

Basis of Claim Settlement

The Company shall pay, at its option, the cost of repair or the cost of Reinstatement/Replacement of the property lost or damaged (where the reinstatement value basis is opted in the Policy Schedule), or the market value of the property at the time of loss (in all other cases), not exceeding the Sum Insured specified for this Section.

Under-insurance

If the property insured under this Section is, at the time of loss or damage, collectively of greater value than the Sum Insured thereon, the Insured shall be considered as being its own insurer for the difference and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, shall be separately subject to this condition

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SECTION 3. PUBLIC LIABILITY AND LITIGATION EXPENSES

The Company hereby agrees, subject to terms, conditions and exclusions herein contained, endorsed or otherwise expressed hereon, to indemnify the Insured against legal liability towards third parties for accidents resulting in injury or damage occurring at the venue of the insured event, in connection with the insured event, during the Policy Duration provided that claim first made in writing against the Insured and notified to the Company during the policy duration or within twelve (12) months after its expiry (other than liability under the Public Liability Insurance Act, 1991 or any other statute of similar or like nature, that may come into force after the issue of this Policy) and to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian law.

Exclusions

The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

a. Any pollution howsoever caused unless specifically covered;

b. Any product or any liability thereat, or for any professional service deficiency or liability arising therefrom;

c. Any liability assumed by the Insured by an agreement or contract, which would not have attached in the absence of such agreement or contract;

d. Any Acts of God, earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or convulsions of nature and atmospheric disturbances;

e. Deliberate, willful or intentional non-compliance of any statutory requirements;

f. Loss which is of pure financial nature such as loss of goodwill, loss of market share etc;

g. All personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc., and mental injury, anguish, or shock resulting therefrom;

h. Any infringement of intellectual property rights such as copyright, patent, trade mark, registered design and trade secrets;

i. Fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages, or arising out of any criminal liabilities;

j. Consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection or military or usurped power;

k. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

l. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

m. Claims arising out of the ownership, possession, or, use of any tool or plant forming part of any motor vehicle or trailer for which compulsory insurance is required by legislation, other than the following claims:

n. Claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;

o. Claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;

p. Claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;

q. Claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking;

r. Transportation of materials and/or hazardous/dangerous substances outside Insured's premises, unless specifically covered.

s. Any aircraft, water-borne vessel or hovercraft owned, possessed or used by or on behalf of the Insured;

t. Damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured's care, custody or control other than:

u. Premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work);

v. Employees' and visitors' clothing and personal effects;

w. Premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.

x. For or in respect of injury and /or damage occurring prior to the retroactive date as specified in the Schedule provided always that in the event of any injury or damage arising from continuous or continual inhalation, ingestion or application of any substance following the covered accident and where the Insured and Company cannot agree when the injury or damage occurred, then:

y. Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such injury, and/or

z. Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.

aa. For the deliberate, conscious or intentional disregard of the Insured’s technical or administrative management rules or policies, expressed or implied, requiring taking of reasonable steps to prevent any circumstances, which may give rise to a claim.

bb. For industrial seepage, pollution and contamination, unless specifically covered.

cc. For carriage of effluents outside the premises, unless specifically covered.

dd. For or in respect of any liability which is the subject matter of specific insurance elsewhere;

ee. For or in respect of Injury to any person under the contract of employment or apprenticeship with the Insured, their contractor(s) and/or sub-contractor(s) when such injury arises out of or in the course of such contracts or apprenticeship;

Product UIN	IRDAN171RPMS0008V01202627

ff. For or in respect of any liabilities arising out of poisoning by foreign or deleterious matter in food, beverage and/or any other items supplied by the Insured in the Insured's premises, if the Insured is in the business of hotel, motel, club houses, restaurant, boarding and lodging houses, guest houses including flight kitchens, cinema halls, auditoriums, theatres, open air theatres, public hall, school, educational institutions and public libraries, unless specifically covered.

gg. Arising out of use of sports facilities, unless specifically covered.

hh. Arising out of use of swimming pool in the Insured's premises, unless specifically covered.

ii. In respect of losses/liability arising outside the territorial limits of India.

jj. Any legal liability or litigation expenses otherwise than as specified under the scope of cover hereunder.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SECTION 4. PERSONAL ACCIDENT

The Company shall pay the Insured or nominee or legal heir of the insured person(s) if any of the insured person(s) specified in the Schedule to this Policy suffer any of the circumstances described below, in the manner set forth hereunder, but not exceeding the Sum Insured specified in the Schedule:

a. Accidental death, either instantaneous or within twelve calendar months of suffering any personal injury - 100% Sum Insured.

b. Loss of sight in both eyes or dismemberment of two hands or two feet - 100% Sum Insured.

c. Loss of sight in one eye and loss of one hand or one foot by physical separation - 100% Sum Insured.

d. Loss of sight of one eye or loss of one entire hand or one entire foot by physical separation - 50% Sum Insured.

e. Total or irrevocable loss of use of one hand or one foot without physical separation - 50% Sum Insured.

f. If any injury shall permanently, totally, absolutely disable the insured person from engaging in any employment or occupation of any description - 100% Sum Insured.

g. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of permanent partial disablement of the insured person - percentage of the Sum Insured as assessed by the doctor.

h. In the event of the death of the insured person due to accident the Company shall reimburse expenses for carriage of the dead body to place of residence - subject to maximum of 10% of Sum Insured or the amount mentioned in Policy Schedule, whichever is lesser.

i. Emergency Road Ambulance Benefit - INR 10,000.

j. Emergency hospitalisation expenses incurred due to accidental injury limited to maximum of 10% of Sum Insured or the amount mentioned in Policy Schedule, whichever is lesser.

Exclusions

The Company shall not be liable to make any payment under this benefit in connection with or in respect of:

a. Compensation under more than one of the foregoing sub-clauses in respect of the same period of disablement of the insured person.

b. More than one claim in respect of an insured person under the Policy during any one period of insurance, the payment of which would result in exceeding the maximum Sum Insured specified, in respect of each such insured person, in the Schedule to this Policy.

c. Compensation in respect of death, injury or disablement of the insured person from:

   1. Intentional self-injury, suicide or attempted suicide,

   2. Whilst under the influence of intoxicating liquor or drugs,

3. Whilst engaging in aviation or ballooning, or whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world,
4. Directly or indirectly caused by venereal diseases or insanity,
5. Arising or resulting from the insured person committing any breach of law with criminal intent. ("Standard type of Aircraft" means any aircraft duly licenses to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft in privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multi engine.)

d. Compensation in respect of death, injury or disablement of the insured person due to or arising out of or directly or indirectly connected with or traceable to War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraint and Detainment of whatever nature.

e. Compensation in respect of death or bodily injury or any disease or illness to the insured person directly or indirectly caused by or contributed to by nuclear weapons, arising from ionizing radiations or nuclear contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. To this exclusion, combustion shall include any self- sustaining process of nuclear fission.

f. Pregnancy Exclusion Clause: The insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly from, or caused by, or contributed to or aggravated or prolonged by, childbirth or pregnancy or in consequence thereof.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SECTION 5. MONEY

If You have opted for this Section, the Company will indemnify you:

a. Up to the Sum Insured specified in the Policy Schedule for the loss of Money in Transit whilst carried by You or Your authorized Employee(s)/authorized Person, caused by Robbery, Theft or any other fortuitous cause, and/or.

b. Up to the Sum Insured specified in the Policy Schedule for the loss of Money from a Safe and/or Strong Room in the Insured premises mentioned in the Policy Schedule caused by Burglary or Robbery or housebreaking or hold-up, and/or

c. Up to the Sum Insured specified in the Policy Schedule for the loss of Money from the Insured's Cash Counter in the Insured premises mentioned in the Policy Schedule during business hours or office hours caused by Burglary or Housebreaking or Robbery.

Exclusions

This section does not cover the following unless specially mentioned in the Policy Schedule and expressly insured by the Policy:

a. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy.

b. Loss of any Money due to error or omission, unexplained losses, mysterious disappearances.

c. Loss of Money carried by anyone other than the Insured or an Authorized Employee/ Authorized Person of the Insured.

d. Loss of Money where the Insured or his Authorized Employee/Authorized Person is or is alleged to be involved as a principal or accessory, except loss due to fraud or dishonesty of the cash carrying employee of the Insured, occurring whilst in transit and discovered within time frame as mentioned in Policy Schedule.

e. Loss occurring on insured Premises, after Business Hours/ timing specifically agreed by the Company and mentioned on the Policy Schedule, unless the Money is in Locked Safe or Strong Room with restricted access.

f. Money kept at Private Residence or any place other than Insured's place mentioned in the Policy Schedule unless specially agreed and mentioned in the Policy Schedule.

g. Money entrusted to any person (other than a full-time permanent employee of the Insured in employment of the Insured under an express contract of employment), agency or organization engaged in the transportation of Money for third parties; Money carried under contract of affreightment, unless this is specifically agreed and mentioned in Your Policy Schedule.

h. Loss of money from an unattended vehicle.

i. Loss from a safe or strong room following use of the safe or strong room key(s) or any duplicate thereof belonging to the Insured, unless this has been obtained by threat or by violence to the person in custody of the key(s);

j. Loss or damage due to earthquake, flood, volcanic eruption, storm, typhoon, hurricane, tornado, cyclone or other convulsion of nature or atmospheric disturbances.

k. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.

l. If the Insured premises containing the insured property is unused/unoccupied and so remains for a consecutive period of 7 days or more/less, unless specifically agreed, altered and mentioned in Your Policy Schedule.

Special Conditions

Alteration of Risk

The cover provided under this Policy shall be immediately suspended if:

there is any material change in the facts and matters stated in the Proposal, and/or

the ownership of the Insured Property passes from the Insured to any other person or entity, and/or

the Insured Premises are Unused/Unoccupied, during the period of being Unused/Unoccupied unless informed to The Company in writing and specifically agreed by The Company.

Inspection of Books

The Insured acknowledges that the premium in so far as it relates to Section 5 - a) Loss of Money in Transit) has been determined by reference to the Insured's estimate of the amount of Money in Transit, as stated in the Policy Schedule. It is hereby agreed that during the Policy Duration the Insured shall maintain a proper and contemporaneous record of the actual amount of Money in Transit, which record shall be available for inspection by the Company at any reasonable time.

Maintenance of Books and Keys

The Insured shall maintain a contemporaneous daily written record of the Money contained in the Safe and/or Strong Room and/or In Transit and such record shall be deposited in a secure place, other than the said Safe and/or Strong Room and be produced to the Company as documentary evidence in support of a claim under the Policy. The keys of the safe or strong room shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any authorized employee of the Insured, in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the safe or strong room.

Prosecution

The Insured upon becoming aware of any loss or damage in respect of which a claim is or may be made shall take all practicable steps to discover the person by whom the Money or Money in Transit was stolen, or the premises damaged and to prosecute and obtain the conviction of such person for the offence and to trace and recover the stolen Money or Money in Transit.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SECTION 6. TRAVEL PROTECTION

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify to the Insured Person during the Trip, a sum not exceeding the Sum Insured as specified in the Policy Schedule against the respective sections. (Trip refers to travel within India or abroad for the purpose of event insured under this Policy.)

Section 6.1 – Loss of Personal Baggage/Personal Belongings

The Company will indemnify the Insured Person for the loss of baggage/personal belonging during his/ her Trip due to robbery, larceny or hold-up subject to maximum of the Sum Insured as mentioned in Policy Schedule.

Personal Baggage/Personal Belongings shall include personal effects carried by Insured Person during a Trip and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes, items of similar nature or any other specifically agreed by the Company.

Exclusions

a. Any partial loss including loss of one or more articles

b. Baggage/Personal Belongings left unattended in a place to which the general public has access;

c. Damage to baggage/personal belongings from normal wear and tear, decay, and manufacturing defects;

d. Damage to baggage/ personal belongings caused by leakage of powder or liquid carried within baggage/ personal belongings;

e. Loss or damage to the baggage/personal belongings due to mysterious disappearance

Specific Exclusions (Waivable if specifically agreed by the Company)

a. Portable electronic items

b. Traveler's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)

Conditions

a. Baggage and Personal Belongings must be accompanying the Insured Person during his/ her Trip.

b. Only one claim is payable under the section in a cover period, unless specifically agreed otherwise by The Company and mentioned on the Policy Schedule.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

Section 6.2 – Loss of Passport/Documents During the Trip

In case of loss of passport/ important documents during the Trip, The Company will reimburse the Insured Person for prescribed fee payable to the concerned authorities incurred to obtain a duplicate or new passport/documents, up to the Sum Insured as specified in the Policy Schedule.

Important documents shall include Insured Person's visa, PAN card, driving license, birth certificate, education marksheet/certificate or any other document specifically agreed by The Company.

Exclusions

a. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.

b. Any consequential expenses incurred due to loss of passport like emergency trip extension will not be covered under this section.

Conditions

a. Loss of passport/ visa will be covered only in case of international travel

b. All claims must be supported by documentary evidence of the costs you have incurred.

c. Insured Person must report the loss of passport/ documents to Police Authority immediately but not later than 24 hours or more/less, unless specifically agreed, altered and mentioned in Your Policy Schedule, after discovering the loss event

Section 6.3 – Missed Connecting Flight During Transit

The Company will reimburse reasonable additional expenses due to Missed Connecting flight due to Inclement Weather, equipment failure of Common Carrier or Strike or other job action by employees of a Common Carrier scheduled to be used by the Insured Person, up to the Sum Insured as specified in the Policy Schedule.

Exclusions

a. Any missed connection where time gap between scheduled arrival of incoming common carrier and scheduled departure of connecting common carrier was less than 6 hours or time excess as mentioned in the/Policy Schedule.

b. Any claim caused by a strike or industrial action or any other reason for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

Section 6.4 – Trip Cancellation

The Company will indemnify the Insured Person for flight cancellation charges if the Insured Person cancels his Trip before the onset of the such trip due to Insured Person's hospitalization or his/her immediate family member's hospitalization within 7 days prior or more/less, unless specifically agreed, altered and mentioned in Your Policy Schedule, to departure of the Insured Person, death of the Insured Person family member within 7 days prior or more/less, unless specifically agreed, altered and mentioned in Your Policy Schedule, to departure of the Insured Person, natural calamity, riot or strike at the travel origin city, Government advisory or due to legal matter wherein the Insured Person is directly involved, up to the Sum Insured as specified in the Policy Schedule.

Immediate Family Member means an Insured person's spouse, children, siblings, parents and parents/brother/sister-in-law.

Exclusions

a. Failure to start journey in case of rejection of VISA.

b. If trip is cancelled due to any natural calamity not declared by appropriate government authority.

c. Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to Insured Person, his/ her Immediate Family or traveling companion.

Section 6.5 – Delay in Flight

The Company will pay the Insured Person if his/her Common Carrier's actual departure time is delayed by more than 4 hours or the duration (as specified in the Policy schedule) from the scheduled departure time, due inclement weather, sudden strike at common carrier, equipment failure or operational issue of the common carrier, up to the Sum Insured as specified in the Policy Schedule.

Exclusions

a. Any delay, which was made public or known to at least 4 hours prior, or the duration (as specified in the Policy schedule), to the scheduled departure of the Common Carrier.

b. Any delay caused due to change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced.

c. Strikes or labor disputes which existed, or of which advance warning had been given in Public prior to the date on which the insured Trip was scheduled.

Section 6.6 – Emergency Medical Treatment and Evacuation

If the Insured Person fall ill during his/ her Trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, The Company will pay for the reasonable and customary charges the Insured Person incur for emergency medical treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule.

Exclusions

a. Claim arising out of any type of pre-existing disease or illness.

b. Any medical treatment resulting into hospitalization from accidental injury.

c. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travels without medical advice when it was reasonable for them to have consulted a doctor.

d. The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness that you originally went to hospital for;

e. Any form of treatment that your treating doctor and The Company's Medical Emergency Assistance provider think can reasonably wait until you return home;

f. Cosmetic surgery;

g. Routine medication which you were consuming or started, at the time your trip start, and you knew that you would need while you were away;

h. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation Centre;

i. Any treatment after you have returned home.

j. Investigation & Evaluation: Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

k. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, external Congenital disease, defect or anomalies.

l. Physiotherapy, rehabilitation of organs.

m. Pregnancy or childbirth related expenses.

Section 6.7 – Emergency Accidental Treatment and Evacuation

If the Insured Person meets with an accident during his/ her Trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, the Company will pay for the reasonable and customary charges the Insured Person incur for emergency accidental treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule.

Exclusions

a. Claim arising out of any type of pre-existing injury.

b. All type of medical treatments and hospitalization required or undertaken at the place of origin of Trip.

c. The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the injury that you originally went to hospital.

d. Any form of treatment that your treating doctor and The Company's Medical Emergency Assistance provider think can reasonably wait until you return home;

e. Plastic or cosmetic surgery, unless considered necessary as a medical emergency and agreed with The Company's Medical Emergency Assistance provider and required due to accident;

f. Any treatment after you have returned home.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

Section 6.8 – Plane Hijack Cover

The Company will pay the amount as mentioned in the Policy schedule if the commercial aircraft in which the Insured Person was traveling gets hijacked.

Section 6.9 – Home Protection While Insured Person is Away

The Company will cover the damage, disappearance or destruction of the Insured Person's furniture, clothes, electrical and electronic items due to burglary at his/her residence during Insured Person's Trip travel time, up to the Sum Insured as specified in the Policy Schedule.

Specific Exclusions (Waivable if specifically agreed)

a. Losses that are due to events other than burglary, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;

b. Losses that occurred when Insured Person's travel time is longer than 2 weeks or the duration (as specified in the Policy schedule);

c. Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones).

Special Conditions Applicable to Section 6

a. The passenger fares(s) for a covered Trip must be paid entirely with Insured Person's card/ bank account/digital wallet/ any other mode of payment as specified in the Policy Schedule.

b. Trip can be within India only or any country specific or worldwide, as mentioned in the Policy Schedule.

c. In no event will we pay more than the replacement cost of the covered item.

d. The coverage will be restricted to first 15 days from the date of start of travel, unless specifically agreed otherwise by The Company and mentioned on the Policy Schedule.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

GENERAL DEFINITIONS

Words when appearing with first capital letter, other than in headings or titles of paragraphs, for the purpose of this Policy, have a specific meaning which can be read in this (General Definitions) section and shall have the same meaning wherever they appear in the Policy, including the Policy Schedule, or any subsequent endorsements. Where the context permits, references to any statutory enactment includes subsequent changes to the same and references to the singular shall include references to the plural, references to the male gender shall also include references to the female gender, and vice versa in both cases.

1. "Accident/Accidental" means a fortuitous event or circumstance that is sudden, unexpected and unintentional.
2. "Aggregate Limit" means the amount stated in the Policy Schedule, which shall be Company's maximum liability under this Policy (regardless of the total number or amount of Claims made) for any one Claim and in the aggregate for all Claims during the Policy Duration.
3. "Ascertained Net Loss" means such amount in excess of any deductible stated in the Schedule as represents:
    a. Expenses which have been irrevocably expended in connection with the Insured Event(s) which have been necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated, less such part of the Gross Revenue retained less any savings the Insured is able to effect to mitigate such loss.
    b. Revenues which have been or could have been received/to be received in connection with the Insured Event(s) which have been necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated.
    c. Net profit which have been or could have been earned/to be earned in connection with the Insured Event(s) which have been necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated.
4. "Employee" means the person(s) who are permanently employed by the Insured (on its rolls) for the purpose of Insured's business and have entered into a written contract of employment with the Insured.
5. "Authorized Employee" means an Employee of the Insured named in the Schedule or person(s) falling within the categories of persons named in the Schedule, who is specifically entrusted with money or insured property.
6. "Bank" shall mean and include Bank of every description, Post Office and Government Treasury.
7. "Burglary/Housebreaking" means theft involving unforeseen and unauthorized entry into or exit from Your Premises by forcible, violent and detectable means or following assault or violence or threat thereof with the intent to steal contents/Money/property therefrom.
8. "Business" means the business of the Insured specified in the Policy Schedule.
9. "Business Hours" or "Office Hours" means the Insured's normal trading/business hours or whilst the Insured or their authorized employees are on the Insured premises for the purpose of the business.
10. "Cancellation" or "Cancelled" means the inability to proceed with the Insured Event(s) prior to commencement.
11. "Abandonment" or "Abandoned" means the inability to complete the Insured Event(s) once commenced.

12. “Postponement” or “Postponed” means the unavoidable rescheduling of the Insured Event(s) to another time.
13. “Interruption” or “Interrupted” means the inability of the Insured to keep open the Insured Event(s) after opening, followed by the reopening thereof.
14. “Curtailment” or “Curtailed” means the unavoidable partial closure of the Insured Event(s).
15. “Relocation” or “Relocated” means the unavoidable removal of the Insured Event(s) to another location.
16. “Claim” means a claim under a Cover in respect of an insured event that has taken place or is likely to take place. All claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first claim was made in writing and only one Deductible shall be applicable in respect of such Claim.
17. “Common Carrier” means any commercial public airline, railway, motor transport, or water borne vessel (including ocean going and/or coastal vessels and/or vessels engaged for official or personal purposes), operating under license issued by the appropriate authority for transportation of passengers and/or cargo.
18. “Deductible/Excess” means the amount as specified in Policy Schedule which shall be borne by the Insured in respect of each claim made under this Policy. The Company’s liability to make any payment under the Policy is more than the Deductible.
19. “Defense Costs” shall mean all costs, fees and expenses incurred in the investigation, defense or settlement of any claims made against the Insured and the cost of representation at any inquest, inquiry or other proceeding in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity under the Policy.
20. “Hold-up” means forcible removal by actual or threatened violence against the Insured.
21. “Revenue Generating Opportunity(ies)” means the income earned/to be earned by the Insured from advertisement, sponsorship, ticking or any other sources from Insured Event(s).
22. “Hospitalization” means admission in a hospital for a minimum period of 24 consecutive ‘In-patient Care’ hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
23. "Insured Expenses” shall mean all costs, including overheads, incurred directly on account of the insured event, as may be budgeted and declared by the Insured. Insured Expenses shall specifically exclude the following:
    a. Any loss of profit or earnings or any cost incurred upon commencement, or after completion, of the insured event unless specifically declared by the Insured and agreed to by the Company.
    b. The underlying rights and materials including idea, scenes/scenario, music rights, sound rights, royalties;
    c. Premium paid for this Policy; interest paid on loans taken by the Insured and property taxes;
    d. Any expenses incurred which were not included in the Insured’s budget for the insured event;
24. “Insured Event(s)” means the event(s) stated in the Schedule.
25. “Insured Person(s)/Named Person(s)” means the persons named in the Policy Schedule under respective sections of the Policy.
26. “Insured Premise/Venue” means the place named in the Policy Schedule where the Event(s) is scheduled to take place.

27. “In Transit” means any mode of transportation of Money or any property as specified in the policy in the personal custody of the Insured or an Employee directly between the Insured Premise and a point in transit (if specified) from the time Money or any property as specified in the Policy is received at the Insured Premise or a point in transit by the Insured or an Employee until delivered to the point in transit or the Insured Premise by the Insured or an Employee within 72 hours of the time of collection.
28. “Money” means cash, bank drafts, currency notes, treasury notes, cheques, postal orders, money orders and current postage stamps belonging to the Insured.
29. “Money in Transit” means:
30. Any mode of transportation of Money for the payment of wages, salaries and other earnings or for petty cash directly between a bank, the Insured Premises or a Point in Transit (if specified) by the Insured or an Authorized Employee from the time Money is received at the bank, the Insured Premises or a Point in Transit by the Insured or an Authorized Employee until delivered to the bank, the Insured Premises or a Point in Transit by the Insured or an Authorized Employee and whilst at the Insured Premises until disbursed provided that out of business hours such Money shall be secured in a locked Safe or locked Strong Room.
31. Cheques drawn by the Insured to provide for such Money are covered In Transit from the Insured Premises to the Bank only.
32. Any mode of transportation of Money in the personal custody of the Insured or an Authorized Employee directly between a bank and the Insured Premises or a Point in Transit (if specified) from the time Money is received at the bank or the Insured Premises by the Insured or an Authorized Employee until delivered to the bank or the Insured Premises or a Point in Transit by the Insured or an Authorized Employee within 72 hours of the time of collection, unless specifically agreed, altered and mentioned in Your Policy Schedule.
33. “Participant” means any party who is contracted by the Insured to perform a function critical to successful fulfilment of the Insured Event(s).
34. “Policy” means the Proposal, the Schedule (and any endorsements attaching to or forming part thereof) and the policy document.
35. “Policy Duration” means the ‘Period of Insurance’ which is the period of validity (or ‘in force period’) of an issued policy of insurance, during which the insurer is contractually liable to respond to claims under the terms of the insurance coverage. Policy Duration shall include every extension of the period of insurance.
36. “Policy Schedule/Schedule” means the document which includes but not limiting to details regarding the premium amount, insured details, Policy Duration, Deductible and Sum Insured.
37. “Reinstatement/Replacement” means:
    a. The reconstruction or replacement of property lost or destroyed.
    b. The repair or partial replacement of property damaged.
    c. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date, it is damaged or destroyed.
38. “Robbery” means:

    In order to the committing of the theft at the insured premises, or in committing the theft at the insured premises, or in carrying away or attempting to carry away property obtained by the theft from the insured premises, the offender, for that end, voluntarily causes or attempts to cause to the Insured and/or Insured’s family members, death or hurt or wrongful restraint, or fear of instant death or of instant hurt, or of instant wrongful restraint OR

If the offender, at the time of committing the extortion at the insured premises, is in the presence of the Insured and/or Insured's family members who is/are put in fear, and commits the extortion at the insured premises by putting the Insured and/or Insured's family members in fear of instant death, of instant hurt, or of instant wrongful restraint to the Insured and/or Insured's family members, and, by so putting in fear, induces the Insured and/or Insured's family members so put in fear then and there to deliver up the thing extorted at the insured premises. (The term Extortion means intentionally putting the Insured and/or Insured's family members in fear of any injury to the Insured and/or Insured's family members, and thereby dishonestly induces the Insured and/or Insured's family members so put in fear to deliver to any person any property or valuable security, or anything signed or sealed which may be converted into a valuable security.)

39. "Theft" shall mean intending to take dishonestly any movable Insured Property out of the possession of the Insured without consent with the intention of permanently depriving the Insured of such Insured Property and does not include larceny, pilferage and the like.
40. "Safe" means a strong cabinet within the Insured Premises designed for the safe and secure storage of valuable items, and access to which is restricted.
41. "Strong Room" means a room within the Insured Premises designed for the secure storage and access to which is restricted.
42. "Sum Insured" means the amount stated in the Policy Schedule, which is (except as expressly stated to the contrary) the maximum amount (regardless of the amount or the number of times of Claims made) for any one Claim and in the aggregate for all Claims for which the Company will make payment in relation to the Cover to which the Sum Insured relates during the Policy Period.
43. "The Company" means KIWI General Insurance Company Limited.
44. "You/Your(s)/Insured" means the Person/Organization named in the Policy Schedule.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

GENERAL EXCLUSIONS

(Applicable To All Sections/Benefits Under This Policy)

Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payments in respect of:

1. Loss or damage whether direct or indirect arising from War, War like operations, act of foreign enemy, hostilities (whether war be declared or not) Civil War, Rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, Confiscation, Arrests, Restraints and Detainment by the order of any Government or any other authority.
2. Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising there from or any consequential loss and any legal liability or whatsoever nature, directly or indirectly caused by/or contributed to by or arising from ionizing radiation or contamination by radioactivity from any source whatsoever.
3. Loss or damage due to willful misconduct on the part of the Insured.
4. Loss or damage due to fraud.
5. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Duration.
6. Any claims arising outside the geographical limits as mentioned in the Policy Schedule.
7. Any disease the World Health Organization declares as a public health emergency of international concern or notes as a pandemic.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

GENERAL CONDITIONS

Conditions Precedent to the Contract

Incontestability and Duty of Disclosure: The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy.

Reasonable Care: The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss, or damage that may give rise to the claim.

Observance of Terms and Conditions: The due observance and fulfilment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this policy.

Material Change: The Insured shall immediately notify the Company by fax and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the insured items or trade or business practices thereby containing the circumstances that may give rise to the claim and the Company may adjust the scope of cover and/or premium, if necessary, accordingly.

Conditions Applicable During the Contract

Records to be Maintained: The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of each period of insurance furnish such information as the Company may require.

No Constructive Notice: Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

Notice of Charge: The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the company.

Special Provisions: Any special provisions subject to which this policy has been entered into and endorsed in the policy or in any separate instrument shall be deemed to be part of this policy and shall have effect accordingly.

Overriding Effect of Coverage Sections: The terms and conditions contained herein and in coverage sections mentioned above shall be deemed to form part of the policy and shall be read as if they are specifically incorporated herein; however, in case of any inconsistency of any term and condition with the scope of cover contained in the coverage sections, then the term(s) and condition(s) contained herein shall be read mutatis

mutandis with the scope of cover/terms and conditions contained in the coverage sections and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

Subrogation: In the event of payment under this policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organization, and the Insured shall execute and deliver instruments and papers necessary to secure such rights. The Insured and any claimant under this policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

Contribution: If at the time of the happening of any loss or damage covered by this policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

Fraudulent Claims: If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy,

Conditions When a Claim Arises

Duties of the Insured on Occurrence of Loss: On the occurrence of any loss within the scope of cover under the policy, the Insured shall:

1. Forthwith file/submit a Claim Form and relevant proofs and documents in accordance with conditions specific to claim as provided in the respective coverage sections.
2. Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties/premises/goods or any other material items, as per the Right to Inspect Clause as provided in this Part.
3. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under Rights of the Company on Happening of Loss or Damage Clause as provided in this Part.
4. Not abandon the insured property/item/premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the Surveyor.
5. If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this policy, all benefits under the policy shall be forfeited, at the option of the Company.

Documents relevant for all sections:

1. Duly completed claim form
2. Photo Identity Proof and address proof for KYC purposes
3. Event Details
4. Event Cancellation Reason and relevant proof
5. Event Related documentary evidence
6. Relevant proof along with reason of loss or damage to the property
7. Copy of FIR / Panchnama / Police Inquest Report (wherever required) duly attested by the concerned Police Station.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

Any other relevant document required by the Company for assessment of the claim

On the happening of loss or damage, or circumstances that have given rise to a claim under this policy, the Company may:

1. Enter and/or take possession of the insured property, where the loss or damage has happened
2. Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage
3. Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same; and
4. Sell any such property or dispose of the same for account of whom it may concern.
5. Right to Inspect: If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall, in case of any loss or any circumstances that have given rise to the claim to the Insured, be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall produce all books of accounts, receipts, and relevant documents.
6. Position After a Claim: The Insured shall not be entitled to abandon any insured item/property. As from the day of receipt of the claim amount by the Insured as determined by the Company, the Sum Insured for the remainder of the period of Insurance shall stand reduced by the amount of compensation, unless otherwise specified in this Policy.
7. Cause of Action / Currency for Payments: No Claim shall be payable under this policy unless the cause of action arises in India, unless otherwise specifically provided. All claims shall be payable in India in Indian Rupees only.

Conditions for Cancellation of the Contract

A. Notices

All notices provided for in this **policy** shall be in writing (including by facsimile transmission) and given to the **Insured at the address stated in the Schedule or to the Company at 05GBD, Plant 5, Godrej Business District,** Vikhroli West, Mumbai - 400079

B. Sanction Limitation and Exclusion Clause

The Company shall not provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Company** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or under any law of the Republic of India, including the Unlawful Activities (Prevention) Act, 1967 and the Weapons of Mass Destruction and their Delivery Systems (Prohibition of Unlawful Activities) Act, 2005, and the lists notified thereunder

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

Cancellation / Termination:

Cancellation by Insured: This policy may be cancelled by the Insured at any time by mailing written prior notice to the Company. In such case, if no Claim has been made, the Company shall retain premium on the pro rata basis.

Cancellation by The Company: This policy may be cancelled by the Company on grounds of misrepresentation, fraud, non-disclosure of material facts, or non-cooperation. On grounds of fraud or misrepresentation, cancellation is ab-initio with no refund. On grounds of non-cooperation, cancellation requires a 15 days' notice and premium is retained on pro rata basis. (provided no claims have occurred).

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

REDRESSAL OF GRIEVANCE

At Kiwi General Insurance Limited, we provide a simple, time-bound process for resolving your queries and complaints. Our transparent, technology-driven, and policyholder-centric grievance mechanism is in full compliance with the IRDAI (PPHI) Regulations, 2024

We acknowledge every complaint immediately and we put all efforts to resolve it within 14 days of first receipt.

Step 1 — Register your complaint

Use any channel below. You will receive an acknowledgement immediately with a complaint reference number.

Channel	Details	Availability
Online	https://www.kiwiinsurance.com/grievances	24 × 7
Toll-free	1800-268-4444	8 AM – 8 PM, all days
Email	customercare@kiwiinsurance.com	24 × 7

Senior citizens: Write to seniorcitizens@kiwiinsurance.com for priority handling.

Step 2 — Escalate within Kiwi

If you are not satisfied with our response, or have not heard from us:

a) Escalations Desk.: grievance@kiwiinsurance.com – A senior team will review your case on priority.

b) Grievance Redressal Officer (GRO). For a final review within Kiwi, contact:

Email: GRO@kiwiinsurance.com |
Kiwi General Insurance Limited, 05GBD, Plant 5, Godrej Business District, Vikhroli West, Mumbai, Maharashtra 400079

Escalation does not restart the timeline. Our final response will reach you within 14 days of your original complaint.

Step 3 — Approach IRDAI's Bima Bharosa

You may register or track a complaint on Bima Bharosa, IRDAI's grievance platform: https://bimabharosa.irdai.gov.in/. Kiwi's system is integrated with it in real time.

You can also reach IRDAI on toll-free 155255 or at complaints@irdai.gov.in.

Step 4 — Insurance Ombudsman

The Insurance Ombudsman is a free, independent forum for individual policyholders. It handles claims of up to ₹50 lakh.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

You may approach the Ombudsman if:

- Kiwi has rejected your complaint, or
- you have not received a reply within 30 days of complaining to Kiwi, or
- you are not satisfied with our reply.

Conditions:

- Complain to Kiwi first.
- File with the Ombudsman within one year of our reply or rejection.
- The same matter must not be pending before any court, consumer commission or arbitrator.
- If you accept the Ombudsman's award, it is binding on Kiwi.

Insurance Ombudsman:

If the insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017, as mentioned below.

Other remedies

You may also approach the Consumer Commission under the Consumer Protection Act, 2019

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

SN	Centre	Address & Contact	Jurisdiction of Office Union Territory, District
1	Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad-380 001. Tel.: 079 - 25501201/02/05/06 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
2	Bengaluru	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SN	Centre	Address & Contact	Jurisdiction of Office Union Territory, District
3	Bhopal	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: oio.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh
4	Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: oio.bhubaneswar@cioins.co.in	Odisha
5	Chandigarh	Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 2706468 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
6	Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: oiooio.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)
7	Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 46013992/ 23232481/23213504 Email: oio.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh
8	Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
9	Hyderabad	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SN	Centre	Address & Contact	Jurisdiction of Office Union Territory, District
10	Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
11	Kochi	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 - 235759 Email: oio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
12	Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: oio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
13	Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 – 4002082/ 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	Mumbai	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: oio.mumbai@cioins.co.in	Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

SN	Centre	Address & Contact	Jurisdiction of Office Union Territory, District
15	Noida	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-4027589 Email: oio.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	Patna	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand
17	Pune	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district,Palghar District, Raigad district & Mumbai Metropolitan Region
18	Thane	Office of the Insurance Ombudsman, Jeevan Chintamani Building, 2nd Floor,Near New RTO Office, Louis Wadi,Vasantrao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."

For updated list and details of Insurance Ombudsman Offices, please visit website https://www.cioins.co.in/ombudsman

This **Policy** is subject to IRDAI (Protection of **Policy**holder's Interests) Regulation, 2017.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

Disclaimer: Prohibition of Rebate- Section 41 Insurance Act 1938

1. **No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.**
2. **Any person making default in complying with the provisions of this section shall be punished with a fine which may extend to ten lakhs rupees.**

"Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please refer to the sales brochure/ Policy wordings carefully, before concluding a sale.

"Commencement of risk cover under the Policy is subject to receipt of payable premium by Kiwi General Insurance Limited".

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

ENDORSEMENT 1

EXPERIENCE MODIFICATION FACTOR – PROFIT SHARE ENDORSEMENT

This endorsement, effective 12:01 A.M. **[DD/MM/YYYY]**, forms a part of Policy No. **[XXXX]** issued to **[Insured's Name] by Kiwi General Insurance Limited for Event [Name of Event / Event Dates].**

It is hereby understood and agreed that, upon natural expiration of this Policy, the Insured shall be eligible for a refund of Premium paid to Kiwi General Insurance Limited, to the extent of a Profit Share of **xx [xx]%** of the Profit Share Balance, provided that the following four conditions are met:

- The Profit Share Balance is positive;
- A request has been made in writing by the Insured to the Company within three (3) months from the Policy expiration date, the final Event conclusion date, or the expiry of the claim filing period, whichever is later;
- Notwithstanding any Release of Liability Clause in this Policy, the Insured agrees in writing and in a form acceptable to the Company to release the Company from any further liability under this Policy;
- Payment is strictly contingent upon the final claims position being fully determined and resolved by the Company.

Upon receipt of the request for the Profit Share, the Company shall have no further liability for Loss under this Policy.

For the purpose of this endorsement:

- **Profit Share Balance means the amount equal to xx [xx]% of the Premium paid by the Insured to the** Company under this Policy for the specified event, less the sum of all Claim payments made by the Company with respect to covered event losses (net of any salvage or subrogation recoveries received) and applicable claim-handling expenses.

General Conditions:

- Any payment made under this endorsement represents a retroactive premium adjustment and does not constitute an Alternate Risk Transfer (ART) arrangement.
- All other terms, conditions, limitations, and exclusions of the Policy remain unchanged.

Authorized Signature: _____ **Date: [DD/MM/YYYY]**

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

ENDORSEMENT 02

EXPERIENCE MODIFICATION FACTOR – ADDITIONAL PREMIUM ENDORSEMENT

This endorsement, effective 12:01 A.M. **[DD/MM/YYYY]**, forms a part of Policy No. **[XXXX]** issued to **[Insured's Name] by Kiwi General Insurance Limited for Event [Name of Event / Event Dates].**

It is hereby understood and agreed that an increase of **xx [xx]%** shall be applied to the Premium Rate, Minimum Premium, or Premium Adjustments paid or payable under this Policy, if the Loss Ratio exceeds **xx [xx]%**.

1. Payment Terms

Any additional premium due pursuant to this endorsement shall be payable by the Insured to the Company within **xx [xx] days** from the date of billing.

2. Loss Ratio Definition

For the purpose of this endorsement:

- **Total Net Claim Payments: The total value of all claim payments made by the Company under this Policy** for the specified event, net of any recoveries received with respect to these claim payments.
- **Total Premium Received: The total premium received by the Company under this Policy for the specified** event.

3. Right of Set-Off

If the additional premium is not paid by the Insured within the specified timeframe from billing, the Company reserves the right to deduct and adjust the additional premium payable directly from any outstanding admissible claim amounts under this Policy.

General Conditions:

- All other terms, conditions, limitations, and exclusions of the Policy remain unchanged.

Authorized Signature: _____ **Date: [DD/MM/YYYY]**

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

ENDORSEMENT 03

EXPERIENCE MODIFICATION FACTOR – ADDITIONAL PREMIUM ENDORSEMENT (TIERED)

This endorsement, effective 12:01 A.M. **[DD/MM/YYYY]**, forms a part of Policy No. **[XXXX]** issued to **[Insured's Name] by Kiwi General Insurance Limited for Event [Name of Event / Event Dates].**

It is hereby understood and agreed that an increase in the Premium Rate under this Policy shall apply on a tiered basis as follows:

Loss Ratio Threshold	Additional Premium Rate Increase
Exceeds xx [xx]%	xx [xx]%
Exceeds xx [xx]%	xx [xx]%

1. Payment Terms

Any additional premium due pursuant to the tiered structure above shall be payable by the Insured to the Company within **xx [xx] days** from the date of billing.

2. Loss Ratio Definition

For the purpose of this endorsement:

$$\text{Loss Ratio (\%)} = \left(\frac{\text{Total Net Claim Payments}}{\text{Total Premium Received}} \right) \times 100$$

- **Total Net Claim Payments: The total value of all claim payments made by the Company under this Policy** for the specified event, net of any recoveries received with respect to these claim payments.
- **Total Premium Received: The total premium received by the Company under this Policy for the specified** event.

3. Right of Set-Off

If the additional premium is not paid by the Insured within the specified timeframe from billing, the Company reserves the right to deduct and adjust the additional premium payable directly from any outstanding admissible claim amounts under this Policy.

General Conditions:

- All other terms, conditions, limitations, and exclusions of the Policy remain unchanged.

Authorized Signature: _____ **Date: [DD/MM/YYYY]**

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

ENDORSEMENT 04

EXPERIENCE MODIFICATION FACTOR – NO CLAIMS BONUS ENDORSEMENT

This endorsement, effective 12:01 A.M. **[DD/MM/YYYY]**, forms a part of Policy No. **[XXXX]** issued to **[Insured's Name] by Kiwi General Insurance Limited for Event [Name of Event / Event Dates].**

It is hereby understood and agreed that a Low Claim Bonus of **xx [xx]%** of the total Premium paid/due under this Policy shall apply and be refunded to the Insured, provided that the Loss Ratio does not exceed **xx [xx]%** and the Insured meets all of the following conditions:

- **Written Request: A formal request has been made in writing by the Insured to the Company within three** (3) months from the Policy expiration date, the final Event conclusion date, or the expiry of the claim filing period, whichever is later;
- **Full Release of Liability: Notwithstanding any Release of Liability Clause in this Policy, the Insured agrees in** writing and in a form acceptable to the Company to release the Company from any further liability under this Policy.

Upon receipt of the request for the Low Claim Bonus, the Company shall have no further liability for Loss under this Policy.

Refund Mechanics:

- A **xx [xx]%** Low Claim Bonus shall be subtracted from the total premium paid/due under this Policy and refunded to the Insured.
- The calculated refund amount shall be strictly subject to the Company retaining the Minimum Premium specified in the Policy Schedule.

Loss Ratio Definition:

- **Total Net Claim Payments: The total value of all claim payments made by the Company under this Policy** for the specified event, net of any recoveries received with respect to these claim payments.
- **Total Premium Received: The total premium received by the Company under this Policy for the specified** event.

General Conditions:

- Any payment made under this endorsement represents a retroactive premium adjustment and does not constitute an Alternate Risk Transfer (ART) arrangement.
- Payment is strictly contingent upon the final claims position being fully determined and resolved by the Company.
- All other terms, conditions, limitations, and exclusions of the Policy remain unchanged.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

Authorized Signature: _____ **Date: [DD/MM/YYYY]**

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

ENDORSEMENT 05

EXPERIENCE MODIFICATION FACTOR – LOW CLAIM BONUS ENDORSEMENT

This endorsement, effective 12:01 A.M. **[DD/MM/YYYY]**, forms a part of Policy No. **[XXXX]** issued to **[Insured's Name] by Kiwi General Insurance Limited for Event [Name of Event / Event Dates].**

It is hereby understood and agreed that a **Low Claim Bonus of xx [xx]%** of the total Premium paid/due under this Policy shall apply and be refunded to the Insured, provided that the **Loss Ratio does not exceed xx [xx]%** and the Insured meets all of the following conditions:

1. Written Request:

A formal request has been made in writing by the Insured to the Company not later than **three (3) months** from the Policy expiration date, the final Event conclusion date, or the expiry of the claim filing period, whichever is later.

2. Full Release of Liability:

Notwithstanding any Release of Liability Clause in this Policy, the Insured agrees in writing, using a form acceptable to the Company, to release the Company from any further liability under this Policy. Upon the Company's receipt of the request for the Low Claim Bonus, the Company shall have no further liability for any Loss under this Policy.

Refund Mechanics

If the Insured meets the conditions set out above and the Loss Ratio threshold is satisfied:

- A **xx [xx]% Low Claim Bonus** shall be subtracted from the total premium paid/due under this Policy and refunded to the Insured.
- The calculated refund amount shall be strictly subject to the Company retaining the **Minimum Premium** specified in the Policy Schedule.

Loss Ratio Definition

For the purpose of this endorsement only:

- **Total Net Claim Payments: The total value of all claim payments made by the Company under this Policy** for the specified event, net of any recoveries received with respect to these claim payments.
- **Total Premium Received: The total premium received by the Company under this Policy for the specified** event.

General Conditions

- **Retroactive Premium Adjustment: Any payment made under this endorsement represents a retroactive** premium adjustment and does not constitute an Alternate Risk Transfer (ART) arrangement.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

- **Finalized Claims Determination: Payment of the Low Claim Bonus is strictly contingent upon the final** claims position being fully determined and resolved by the Company.

All other terms, conditions, limitations, and exclusions of the Policy remain unchanged.

Authorized Signature: _____ **Date: [DD/MM/YYYY]**

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

ENDORSEMENT 6

KEY PERSON NON-APPEARANCE COVERAGE ENDORSEMENT

This endorsement, effective 12:01 A.M. **[DD/MM/YYYY]**, forms a part of Policy No. **[XXXX]** issued to **[Insured's Name] by Kiwi General Insurance Limited for Event [Name of Event / Event Dates].**

It is hereby understood and agreed that this Policy is extended to cover financial loss directly resulting from the sudden, unexplained, and unannounced failure of the Named Person(s) to appear at or participate in the Insured Event, provided such non-appearance is caused directly by any of the following covered contingencies:

1. Covered Contingencies

a. Death or Incapacity of Named Person(s):

i. **Death: The death of the Named Person(s) occurring prior to or during the Insured Event.**

ii. **Personal Injury: Any temporary or permanent bodily injury rendering the Named Person(s)** physically or medically incapable of appearing at or participating in the Insured Event.

iii. **Severe Illness & Hospitalization: Any illness necessitating the actual hospitalization of the** Named Person(s) that directly prevents the Insured Event from occurring.

Dispute Resolution on Hospitalization: Should any dispute arise regarding whether an illness necessitated hospitalization, the dispute shall be referred to an independent medical referee appointed by mutual consent of the Insured and the Company. If both parties fail to agree upon a medical referee, either party may seek available legal remedies under applicable law.

iv. **Immediate Family Bereavement or Emergency Illness: Non-appearance resulting directly from** the death or critical illness of an Immediate Family Member of the Named Person(s).

b. Kidnapping:

The unlawful detention, kidnapping, or abduction of the Named Person(s).

c. Travel & Transportation Disruption:

i. **Complete Transit Breakdown: A total, unavoidable breakdown of public or commercial** transportation services preventing the Named Person(s) from reaching the event venue.

ii. **Flight Delay: Delay of the scheduled transportation flight carrying the Named Person(s) by more than twenty-four (24) consecutive hours (or any alternative duration explicitly agreed upon** and stated in the Policy Schedule) from the scheduled arrival time at the airport nearest to the event venue.

2. Definition

- **Named Person(s): Strictly refers to the specific individual(s) named and identified in the Policy Schedule** whose presence is essential to the commencement, execution, or completion of the Insured Event.

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

All other terms, conditions, limitations, and exclusions of the Policy remain unchanged.

Authorized Signature: _____ **Date: [DD/MM/YYYY]**

KIWI INSURANCE

Product UIN	IRDAN171RPMS0008V01202627

ENDORSEMENT 7

SEEPAGE, POLLUTION, CONTAMINATION OR ADVERSE WEATHER / RAIN INUNDATION EXTENSION

Policyholder: [Insured's Name]

Policy Number: [XXXX].

Effective Date: 12:01 A.M., [DD/MM/YYYY]

Issued By: Kiwi General Insurance Limited

Event Name / Date(s): [Name of Event / Event Dates]

It is hereby understood and agreed that, in consideration of an additional premium paid (where applicable), this Policy is extended to cover loss, damage, or cancellation directly caused by or arising from:

1. Covered Contingencies

- **Seepage, Pollution, or Contamination: Sudden, accidental, and unintended seepage, pollution, or** contamination occurring during the policy period at or adjacent to the event venue, directly causing loss or necessitating event disruption/cancellation.
- **Adverse Weather, Rain & Inundation: Adverse weather conditions, including rain, heavy rainfall, or** inundation (flooding/overflow of water) caused directly by rain at the Insured Event venue, which directly prevents the commencement, continuation, or completion of the Insured Event or causes physical damage to insured property/setup.

2. Specific Conditions & Exclusions

1. **Gradual Seepage Exclusion: This coverage excludes any gradual seepage, pollution, or contamination** occurring over time, or any preexisting environmental conditions prior to the coverage period.
2. **Mitigation Duty: The Insured must take all reasonable precautions and protective measures (such as** adequate staging, drainage, and temporary shelter cover) to safeguard property and prevent loss due to expected rain or water accumulation.
3. **Official Warnings: No coverage shall apply if the event is held or continued in direct violation of official** emergency warnings or government weather bans issued prior to the setup.

All other terms, conditions, limitations, and exclusions of the Policy remain unchanged.

Authorized Signature: _____ **Date: [DD/MM/YYYY]**