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# Gun Insurance Policy Wordings

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- Scope
- Exclusion

## Scope

### **Section I: Loss or Damage**

If any of the guns described and included in the Schedule and belonging to the Insured shall be lost damaged or destroyed by

- i. Fire
- ii. Burglary
- iii. House-breaking
- iv. Larceny
- v. Theft
- vi. Any other accident or misfortune not excluded

Whilst such property is anywhere in India

### **Section II: Third Party Liability**

If any claim or claims shall be made on the Insured in respect of accident caused by him whilst using a sporting gun anywhere in India resulting in:

- a. Death of or bodily injury to any person other than a member of the Insured's family or household or in his service under a contract of service or apprenticeship.
- b. Damage to property not belonging to or in the charge or under the control of the insured or of a member of his family or household or of a person in his service.

And the Insured shall be legally liable for the same then the Company will pay the amount of such claim or claims upto but not exceeding Rs. 50000/- or Rs. 100000/- as specified in the schedule in respect of any one claim or series of claims constituting one occurrence, in addition to the claimants costs and expenses incurred with its written consent.

### **Exclusion**

- i. The Company shall not be liable to pay any claims under the above section II in respect of any death, injury or damage caused intentionally, or as a result of carelessness or negligence.
- ii. Loss, damage, injury, death or liability directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or riot or civil, commotion.
- iii. Loss or damage to guns occasioned by any process of cleaning or by wear and tear.
- iv. Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- v. Payment of compensation in respect of death, injury, disablement of the insured person directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any source whatsoever.