

## ALL RISK POLICY PROSPECTUS

### **Introduction**

In Today's life, portable gadgets / equipments such as laptops, mobiles and projectors got immense importance in day to day work. To cater to Insurance requirement of such important equipments FGI has designed a cover to safeguard these Items from all risks.(With specified certain exclusions)

### **Coverage**

This policy covers insured property lost, destroyed or damaged by Fire, Riot and Strike, Theft or Accident, from any fortuitous cause, any time during the period of this insurance and within the limits stated in the Schedule hereto, provided always that the liability of the Company shall in no case exceed the Sum Insured on each item or on the whole the Total Sum Insured hereby.

### **Sum Insured**

Sum Insured should be equal to new replacement of the Insured Items.

### **Basis of Loss Settlement**

In case of total loss, the claim will be settled on market value (depreciated basis) where as in case of partial loss, the insured will be indemnified for actual repair cost or new for old parts damaged. Depreciation will be applicable for limited life items in case of partial loss also. Salvage, excess will be as applicable.

### **Major Exclusions:**

- War & warlike operations, Nuclear perils, Terrorism & allied perils
- Damage caused by cleaning, overloading, renovation etc
- Breakage, Scratching, cracking etc
- Terrorism
- Internal Breakdown
- Willful misconduct
- Consequential loss

### **Extension:**

The policy may be extended for worldwide cover.

TOTAL INSURANCE SOLUTIONS

Dear Customer,

At **Future Generali** we are committed to provide “**Exceptional Customer-Experience**” that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

### **What Constitutes a Grievance?**





“**Complaint**” or “**Grievance**” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance

intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities;

*Explanation: An Inquiry/Query or Request would not fall within the definition of the “complaint” or “grievance”.*

“**Complainant**” means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel

### **If you have a complaint or grievance you may reach us through the following avenues:**

	Help - Lines	1800-220-233 / 1860-500-3333 / 022-67837800	  	Email	<a href="mailto:Fgcare@futuregenerali.in">Fgcare@futuregenerali.in</a>
				Website	<a href="https://general.futuregenerali.in/">https://general.futuregenerali.in/</a>
	GRO at each Branch	Walk-in to any of our branches and request to meet the <b>Grievance Redressal Officer (GRO)</b> .			

### **What can I expect after logging a Grievance?**


- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response. **How do I escalate?**

• You can directly contact our **Grievance Redressal Officer** at our Head office.

⇒ **You can email to : [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in) or call at: 7900197777**

⇒ You can write directly to our **Grievance Redressal Cell at our Head office:**

**Public Future Generali India Insurance Company Limited**

	<p style="text-align: center;"><b>Grievance Redressal Cell</b></p>	<p><b>Grievance Redressal Cell, Future Generali India Insurance Company Ltd.</b> Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2, Off Eastern Express Highway Behind TCS, Thane West – 400607.</p> <p>Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster</p>
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**What should I do, if I face difficulty in registering a grievance?**

While we constantly endeavour to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty

in registering your complaint, you may register your complaint through the **IRDAI** (Insurance Regulatory and Development Authority of India).

- **CALL CENTER: TOLL FREE NUMBER (155255)**
- **REGISTER YOUR COMPLAINT ONLINE AT:**  
[HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)

**Grievances of Senior Citizens:**

We have established a separate channel to address the grievances of Senior Citizens. The concerns will be addressed to the Senior Citizen's channel ([care.assure@futuregeneralii.in](mailto:care.assure@futuregeneralii.in)) as complaints for faster attention or speedy disposal of grievance, if any.

**Insurance Ombudsman:**

If you are still dissatisfied with the resolution provided or if it is already 30 days since you filed your complaint, you can approach the office of Insurance Ombudsman, provided the same is under their purview. The guidelines for taking up a complaint with the Insurance Ombudsman, along with their addresses are available on the consumer education website of the IRDAI.

<http://www.policyholder.gov.in/Ombudsman.aspx> For ease of reference, the list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>	Office of the Insurance Ombudsman 6 <sup>th</sup> Floor, Jeevan Prakash Building, Tilak Marg, Relief Road, <b>AHMEDABAD - 380 001</b> Tel: 079-25501201/02/05/06 E-mail: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
<b>BENGALURU</b>	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.: 26652048 / 26652049 E-mail: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka
	Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New	

**Public Future Generali India Insurance Company Limited**

<b>BHOPAL</b>	Market, <b>BHOPAL - 462 003</b> Tel: 0755 - 2769201 / 2769202 Fax: 0755-2769203 E-mail: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b>	Office of the Insurance Ombudsman 62, Forest Park, <b>BHUBANESHWAR - 751 009</b> Tel: 0674-2596461/2596455 Fax: 0674-2596429 E-mail: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Orissa
<b>CHANDIGARH</b>	Office of the Insurance Ombudsman S.C.O. No.101 - 103, 2nd Floor, Batra Building, Sector 17-D, <b>CHANDIGARH - 160 017</b> Tel: 0172-2706196/2706468 Fax: 0172-2708274 E-mail: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
<b>CHENNAI</b>	Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, <b>CHENNAI - 600 018</b> Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tamilnadu, UT- Puducherry Town and Karaikal (which are part of UT of Puducherry)
<b>DELHI</b>	Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, <b>NEW DELHI - 110 002</b> Tel: 011-2323481/23213504 E-mail: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
<b>GUWAHATI</b>	Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, <b>GUWAHATI - 781 001</b> Tel:0361-2632204/2602205 E-mail: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	Office of the Insurance Ombudsman 6-2-46 , 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, <b>HYDERABAD - 500 004</b> Tel: 040-23312122 Fax: 040-23376599 E-mail: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a>	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Puducherry
<b>JAIPUR</b>	Office of the Insurance Ombudsman Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, <b>Jaipur - 302 005.</b> Tel : 0141-2740363 E-mail: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>	Rajasthan
<b>ERNAKULAM</b>	Office of the Insurance Ombudsman 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM - 682 015</b> Tel: 0484-2358759/2359338 Fax: 0484-2359336 E-mail: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Puducherry
	Office of the Insurance Ombudsman	

<b>KOLKATA</b>	Hindusthan Bldg. Annexe, 4 <sup>th</sup> Floor,4, C.R.Avenue, <b>KOLKATA - 700 072</b> Tel: 033-22124339 /40 Fax: 033-22124341 E-mail : <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>	West Bengal, Sikkim and UT of Andaman & Nicobar Islands
<b>LUCKNOW</b>	Office of the Insurance Ombudsman 6th Floor, Jeevan Bhawan, Phase 2, Nawal Kishore Road, Hazratganj, <b>LUCKNOW - 226 001</b> Tel: 0522 -2231331/30 Fax: 0522-2231310 E-mail: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>	Districts of U.P:- Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
<b>MUMBAI</b>	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V.Road, Santacruz (W), <b>MUMBAI - 400 054</b> Tel: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 02226106052 E-mail: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>	Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane
<b>NOIDA</b>	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 - 2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>PATNA</b>	Office of the Insurance Ombudsman 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>	Bihar and Jharkhand
<b>PUNE</b>	Office of the Insurance Ombudsman Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, <b>Pune – 411 030</b> . Tel: 020-41312555 E-mail: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane but excluding Mumbai Metropolitan Region

The updated details of Insurance Ombudsman are available on IRDA website: [www.irdai.gov.in](http://www.irdai.gov.in), on the website of Office of Executive Council of Insurers: <https://www.cioins.co.in> our website [www.futuregenerali.in](http://www.futuregenerali.in) or from any of our offices.