

### CUSTOMER INFORMATION SHEET

**This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.**

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number																											
1	Product Name	Home Secure Policy	NA																											
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0005V02200809	NA																											
3	Structure	Indemnity																												
4	Interests Insured	Home Building and Home Contents	Preamble																											
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Sections</th> <th style="width: 40%;">Covers</th> <th style="width: 45%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td><b>Section 1</b></td> <td>Fire</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> <tr> <td><b>Section 2</b></td> <td>Burglary &amp; Theft</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> <tr> <td><b>Section 3</b></td> <td>Protection of Valuables</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> <tr> <td><b>Section IV</b></td> <td>Protection of Electronic Equipments</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> <tr> <td><b>Section V</b></td> <td>Protection of Household Mechanical / Electrical Equipments</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> <tr> <td><b>Section VI</b></td> <td>Protection of You and Your family</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> <tr> <td><b>Section VII</b></td> <td>Protection against your liability</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> <tr> <td><b>Section VIII</b></td> <td>Enhanced Protection Covers</td> <td style="text-align: center;">&lt;&lt;&lt; INR XX&gt;&gt;&gt;</td> </tr> </tbody> </table>	Sections	Covers	Sum Insured	<b>Section 1</b>	Fire	<<< INR XX>>>	<b>Section 2</b>	Burglary & Theft	<<< INR XX>>>	<b>Section 3</b>	Protection of Valuables	<<< INR XX>>>	<b>Section IV</b>	Protection of Electronic Equipments	<<< INR XX>>>	<b>Section V</b>	Protection of Household Mechanical / Electrical Equipments	<<< INR XX>>>	<b>Section VI</b>	Protection of You and Your family	<<< INR XX>>>	<b>Section VII</b>	Protection against your liability	<<< INR XX>>>	<b>Section VIII</b>	Enhanced Protection Covers	<<< INR XX>>>	NA
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			<p>engineer's fees, cost of removing debris.</p> <ul style="list-style-type: none"> <li>• <b>Home Contents:</b> Physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in Clause B of this section. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.</li> </ul>			
		2.	Burglary and Theft	<ol style="list-style-type: none"> <li><b>1. Contents</b></li> <li><b>2. Purchase Protection:</b> We will indemnify you in respect of additional purchase made up to the amount mentioned in the schedule and as per coverages of Section I (Contents) up to 90 days from the date of purchase.</li> <li><b>3. Deeds:</b> cost of preparing new title deeds to the home if they are lost or damaged by any of the causes listed under Fire and Allied Peril section of this policy.</li> <li><b>4. Enhanced Cover during family events:</b> <ol style="list-style-type: none"> <li>1. We will increase the sum insured for contents section by the amount specified in the schedule for losses during any month in which insured celebrate a religious festival to cover gifts and food bought for the occasion.</li> <li>2. We will increase the sum insured for contents by the amount specified in the schedule for losses during the 30 days before and 30 days after wedding day in the event of a wedding of You or Your Children</li> </ol> </li> </ol>		
		3.	Protection of Your Valuables	<ol style="list-style-type: none"> <li>A. Jewellery &amp; Precious Items - All Risks</li> <li>B. Contents of Safe Deposit Box in bank - All Risks</li> <li>C. Portable Computer – All Risk excluding Breakdown</li> </ol>		
		4.	Protection of Your Electronic Equipments	<ol style="list-style-type: none"> <li>A. Audio Visual Equipments (Electronic Equipments) – All Risk</li> <li>B. Computers (Electronic Equipments) – All Risk</li> </ol>		

		5.	Protection of Your Household Mechanical / Electrical Equipments	A. Household Appliances – Breakdown B.
		6.	Protection for You and your Family	A. Accidental Compensation (Personal Accident) – Death/ PTD/ PPD B. Permanent Total Disability C. Permanent Partial Disability D. Hospital Confinement Allowance
		7.	Protection against Your Liability	A. Your Legal Liability As a Tenant - Tenants Legal Liability B. Domestic Workers Compensation C. Public Liability
		8.	Enhanced Protection covers (Other Covers )	A. Baggage – All Risk B. Plate Glass – All Risk C. Pedal Cycle D. ATM Cash Withdrawal – All Risk E. Credit Card/ Debit Card ( Loss or Theft) – Fraudulent Use F. Veterinary Cost – Road Accident

7	Add-on Cover / Optional Cover	<<<<		
		<b>ADD-ONs</b>		
		<b>Sl. No</b>	<b>Add- On</b>	<b>Sum Insured</b>
		1.	Third Party Liability	<<<<INR XXX>>>
		2.	Claim Preparation Costs	<<<<INR XXX>>>
		3.	Keys and Locks	<<<<INR XXX>>>
		4.	Tenants legal liability	<<<<INR XXX>>>
		5.	Accidental Damage Clause	<<<<INR XXX>>>
		6.	Landscaping including lawns, plants, shrubs or Trees	<<<<INR XXX>>>
		7.	Protection and Preservation of Property	<<<<INR XXX>>>
8.	Removal of Debris (in excess of 2% of the claim amount)	<<<<INR XXX>>>		
<b>OPTIONAL COVER</b>				
<b>Sl. No</b>	<b>Optional Covers</b>	<b>Sum Insured</b>		
1.	Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)	<<<<INR XXX>>>		
>>>>				
<b>Disclaimer:</b> Only Opted Covers reflect here				
Clause E				

8	Loss Participation	<p>&lt;&lt;INR XX&gt;&gt;</p> <p><b>Illustration</b></p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td>INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td>INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td>INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td>INR 54,15,000</td> </tr> </tbody> </table>	Description	Amount	Policy SI	INR 1,00,00,000	Claim Amount:	INR 57,00,000	Policy Deductible: 5% of the claim amount, applicable on each and every claim	INR 2,85,000	Net Payable amount	INR 54,15,000	NA
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9	Exclusions	<p><b>&lt;&lt;&lt; Specific Exclusions Applicable to Section II</b> We shall not be liable for and no indemnity is available hereunder in respect of:</p> <ol style="list-style-type: none"> <li>Any consequential losses, or any loss or damage caused by actual or attempted Burglary and/ or theft;</li> <li>Where You or any member Your Family is or is alleged to be concerned or implicated;</li> <li>To livestock, motor vehicles and pedal cycles;</li> <li>To Valuables and/or Jewellery and/or Precious Items, unless specifically stated in the Schedule. &gt;&gt;&gt;</li> </ol> <p><b>&lt;&lt;&lt; Specific Exclusions Applicable to Section III- A</b> We shall not be liable for and no indemnity is available hereunder in respect of:</p> <ol style="list-style-type: none"> <li>Loss or damage due to cracking, scratching or breakage of lens or glass whether part of any Jewellery and/or Precious Items or otherwise or to china, marble, and other articles of a brittle or fragile nature unless such loss or damage arises from an accident to a railway, train, ship, aircraft or other mechanised vehicle by which such Jewellery and/or Precious Item is being carried by You;</li> <li>Loss or damage caused by any process of cleaning, dyeing, repairing or restoring to which the Jewellery and/or Precious Item is subjected;</li> <li>Loss or damage caused by moth or vermin;</li> <li>Loss or damage caused by mechanical derangement or over winding of watches and clocks;</li> <li>Theft from any car except from a fully enclosed saloon car having all of its doors and windows closed and locked and any other security devices properly applied;</li> <li>Loss or damage whilst the Jewellery and/or Precious Items being conveyed by any carrier under a contract of affreightment. &gt;&gt;&gt;</li> </ol> <p><b>&lt;&lt;&lt; Specific Exclusions Applicable to Section III- C</b></p> <ol style="list-style-type: none"> <li>Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.</li> <li>Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and</li> </ol>	<p>Clause F</p> <p>Section VIA4 Section VI A6 Section VII A5 Section VII B2 Section VIII A2</p>										

similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.

3. Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means.
4. Overwinding, denting or internal damage of watches and clocks.
5. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, travel tickets, travellers' cheques, business books or documents.
6. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
7. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities..
8. a) Lessor destruction of or damage to any property whatsoever (including computer) or any loss or expense whatsoever resulting or arising therefrom;  
b) Any legal liability of whatsoever nature;  
c) Any consequential loss; directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer
  - I. To treat any date before, during or after the year 2000 as the correct date or true calendar date, or correctly or appropriately to recognize manipulate interpret process store receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date or
  - II. To capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data in regard to or in connection with any such date.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device or any computer software tools operating system or any computer hardware or peripherals and the information or data stored in or on any of the above, whether the property of the Insured or not.

9. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:
  - a) Any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
  - b) Any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,
  - c) Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.

This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril.

10. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. >>>

**<<<Specific Exclusions Applicable to Section IV- A**

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any fault or defect of which You were or ought reasonably to have been aware at the commencement of the Policy Period, regardless of whether such was or should have been known Us;
2. Loss or damage for which the manufacturer or supplier is responsible;
3. Loss or damage caused to any item of Electronic Equipment older than 10 years from the date of manufacture;
4. Loss or damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;
5. Any costs incurred in connection with the maintenance of the Electronic Equipment, including parts replaced in the course of such maintenance operations;
6. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable event hereunder;
7. Loss or damage caused by or arising out of the willful acts or willful gross negligence of You and/or Your Family;
8. The cost of transporting the Electronic Equipment to and from the place of repair;
9. Loss of or damage to any Electronic Equipment by perils insurable under other Cover of this Policy;
10. Loss or damage to mobile phones or other similar communication devices >>>

**<<<Specific Exclusions Applicable to Section V- A**

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Loss or damage caused by or arising out of the willful act, error or omission of You or Yours Family, or willful gross negligence;
2. Loss or damage due to faults existing at the time of commencement of this insurance of which You were or should have been aware, and, regardless of whether such faults or defects were known to Us or not;
3. Loss or damage for which the manufacturer or supplier of the Domestic Appliance is responsible under a guarantee or warranty;
4. The cost of transport of the Domestic Appliance to and/or from the place of repair;
5. Loss of or damage to any Domestic Appliance by perils covered under any other Cover;
6. Loss or damage caused by wear and tear;
7. Loss or damage to mobile phones or similar communication devices. >>>

**<<<Specific Exclusions Applicable to Section VI**

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Suicide, attempted suicide or self inflicted injury or illness;
2. Any mental dysfunction or disorder, or psychosomatic dysfunction or disorder;
3. The use or misuse of any drugs, alcohol or hallucinogens;
4. Stroke, epileptic fit or other cramp like attacks or convulsions unless caused by an insured event under this Cover;
5. Deliberate or intentional criminal act of the Insured;



6. Any accident resulting from war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority;
7. Any consequential losses of any kind, and/or any actual or alleged legal liability of You;
8. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling 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;
9. Any accident suffered by the Insured on account of his participation as the driver, codriver or passenger of a motor vehicle during motor racing or trial runs;
10. Any accident caused either directly or indirectly by nuclear energy, radiation;
11. Curative treatments or interventions that the Insured performs or has had performed on his body;
12. Venereal or sexually transmitted disease;
13. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations there of however caused;
14. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing;
15. The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
16. If We assert that by reason of these Exclusions any claim is not covered by this Policy, the burden of proving that such claim is covered shall be upon You.

**<<<Specific Exclusions Applicable to Section VI - Hospital Confinement Allowance**

We shall not be liable to make any payment for any stay by the Insured in any clinic, rest home, convalescent home for the aged or mentally disturbed, sanatorium, or similar institution. >>>

**<<<Specific Exclusions Applicable to Section VII - A**

We will not cover loss or damage caused by:

1. wear, tear, settlement or shrinkage, vermin, insects, fungus, the weather, or anything which happens gradually; faulty materials, design or workmanship; building work which involves alterations, renovations, extensions or repairs; or subsidence or heave of the land the home is on (or landslip). We will also not cover loss or damage while the home is unfurnished. >>>

**<<< Specific Exclusions Applicable to Section VII- C - Public Liability**

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any voluntarily assumed liability unless such liability would have attached to You in the absence of such agreement;
2. Any liability arising out of a deliberate, willful or intentional act, error, omission, or noncompliance with any statutory provision;

3. Liability arising out of the ownership, possession or use by or on behalf of You or Your Family or Household Staff of any motor vehicle or trailer for which compulsory insurance is required, save that cover shall be provided for claims arising out of Bodily Injury or Property Damage caused by the loading or unloading of any motor vehicle or trailer beyond the limits of any carriageway or thoroughfare;
4. Liability arising out of the ownership, possession or use by or on behalf of You or Your Family or Household Staff of any watercraft, hovercraft, air- or spacecraft;
5. Any interest and/or penalty imposed on You on account of Your failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto;
6. The transmission of any communicable disease or virus; occupation or business, trade or employment.
7. Occupation or business, trade or employment. >>>

**<<< Specific Exclusions Applicable to Section VIII- A - Baggage – All Risk**

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Loss or damage due to cracking scratching or breakage of lens or glass whether part of china, marble, gramophone records or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an accident to a vessel, train, or other mechanised vehicle or aircraft by which such baggage is conveyed by You and/or Your Family;
2. Loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected;
3. Loss or damage caused by moth, mildew or vermin;
4. Loss or damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included);
5. Loss or damage caused by mechanical derangement or over winding of watches and clocks;
6. Theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied;
7. Loss or damage whilst being conveyed by any carrier under contract of affreightment;
8. Loss of or damage to Jewellery or Valuables;
9. Loss of or damage to article which did not form part of the Contents of the baggage when the journey commenced unless specifically declared and accepted by Us;
10. Loss or destruction of or damage to baggage of a consumable nature;
11. Loss of or damage to carried loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about;
12. Loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature;
13. Any tour or travel undertaken within the municipal limits of the village, town or city wherein You and/or Your Family member are permanently resides.>>>



**<<< Specific Exclusions Applicable to Section VIII- B - Plate Glass – All Risk**

We shall not be liable for and no indemnity is available hereunder in respect of loss or damage:

1. Occurring during the course of any alteration, removal or repair to the Plate Glass;
2. Comprising the breakage of lettering unaccompanied by the breakage of or damage to Plate Glass;
3. Comprising the disfiguration or scratching of or damage to Plate Glass other than a fracture extending through the entire thickness of the Plate Glass;
4. Any Plate Glass other than Plate Glass of plain and ordinary glazing quality, unless specifically stated otherwise in the Schedule;
5. Breakage of Plate Glass not completely and securely fixed;
6. Any consequential damage or losses, whether of a financial or property nature or by reason of personal injury, and any legal liability of Yours;
7. Loss of or damage that is insured under any other Cover herein;
8. Any loss or damage that is the subject of insurance under Ours plate glass or other insurance policy. >>>

**<<< Specific Exclusions Applicable to Section VIII- C - Pedal Cycle**

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any accident, loss damage or liability caused by or through or in connection with the use of any Pedal Cycle for hire or reward or outside India;
2. Damage caused by over loading, strain or mechanical breakdown;
3. Loss of or damage to accessories by theft unless the Pedal Cycle is stolen at the same time;
4. Loss, damage or liability occurring whilst the Pedal Cycle is being used for competition, racing or pace making. >>>

**<<< Specific Exclusions Applicable to Section VIII- E - Credit Card/ Debit Card ( Loss or Theft) – Fraudulent Use**

Policy will not cover for:- Loss caused by mistakes. Loss not reported to police. Or Loss of credit cards not reported to card company within 24 hours of discovering it. >>>

**General Exclusions**

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Loss or damage whether direct or indirect arising from War, Warlike 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.  
In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured.
2. Loss or damage caused by depreciation or wear and tear.
3. Consequential loss of any kind or description.

		<p>4. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).</p> <p>5. <b>Terrorism Damage Exclusion Warranty: (Applicable to All Sections other than Section 1)</b></p> <p>Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.</p> <p>The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.</p>	
10	Special Conditions and warranties (if any)	<p><b>&lt;&lt;&lt;Special Conditions Applicable same as VI-A</b></p> <p>It is a condition precedent to Our liability under this Policy that in the event of any Accidental Bodily Injury that may give rise to a claim:</p> <ol style="list-style-type: none"> <li>1. You shall immediately and in any event within 14 days provide the Company with written notification of a claim, and</li> <li>2. You shall immediately and without any delay, consult a Physician and follow such advice and treatment that the Physician might recommend, and</li> <li>3. You shall take every other reasonable step and/or measure to minimise the consequences of the Bodily Injury, and</li> <li>4. You shall immediately and in any event within 14 days provide Us with written notification of any other claim that may be made under any operative Coverage Part caused by the Accidental Bodily Injury, and</li> <li>5. In the event of the Insured's death, written notice accompanied by a copy of the postmortem report (if any) is given to Us within 14 days (regardless of whether any other notice might already have been given to Us), and</li> <li>6. You shall expeditiously provide Us with or arrange for Us to be provided with any and all information and documentation in respect of the Claim and/or Our liability hereunder that may be requested and submit himself for examination by Our medical advisors as often as may be considered necessary by Us. &gt;&gt;&gt;</li> </ol> <p><b>&lt;&lt;&lt;Special Conditions Applicable same as VIII – C – Pedal Cycle</b></p> <p>If left unattended, the Pedal Cycle must be properly locked and secured. &gt;&gt;&gt;</p> <p><b>&lt;&lt;&lt;Any other special conditions or warranties&gt;&gt;&gt;</b></p>	Section VI A5 Section VIII C6 Clause G2

11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> <li>• Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> <li>• Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li> <li>• Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li> <li>• Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li> </ul> <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p> <table border="1" data-bbox="370 688 1015 1270"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Loss Assessed</td> <td>10000</td> </tr> <tr> <td>Less: Depreciation, if applicable</td> <td>1000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>500</td> </tr> <tr> <td><b>Gross Loss</b></td> <td><b>8500</b></td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>1700</td> </tr> <tr> <td><b>Gross Assessed Loss</b></td> <td><b>6800</b></td> </tr> <tr> <td>Less: Excess, if applicable</td> <td>1000</td> </tr> <tr> <td><b>Net Loss Payable</b></td> <td><b>5800</b></td> </tr> </tbody> </table>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	<b>Gross Loss</b>	<b>8500</b>	Less: Under Insurance*, if applicable 20%	1700	<b>Gross Assessed Loss</b>	<b>6800</b>	Less: Excess, if applicable	1000	<b>Net Loss Payable</b>	<b>5800</b>	NA
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> <li>• Website: <a href="https://general.futuregenerali.in/">https://general.futuregenerali.in/</a></li> <li>• Email: <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a></li> <li>• Details of designated company officials to be contacted in time of claim – &lt;&lt;&lt; Branch Policy - Branch Manager &amp; Policy Servicing Office address and contact details For example – <i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 &gt;&gt;&gt;</i></li> </ul> <p>&lt;&lt;&lt;Direct Policy – <i>Future Generali India Insurance,</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a></i></p>	NA																		

Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>>

- Details of procedure to be followed for reimbursement of claim
  - Intimate claims immediately upon occurrence of any event.
  - To intimate claim, send email to [fgclaims@futuregenerali.in](mailto:fgclaims@futuregenerali.in) or call at our helpline number 1800-220-233/1860-500-3333.
  - Customer to use the same claim number for all communications.
  - Surveyor appointment as per regulatory guidelines.
  - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for.
  - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.
  - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.
  - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.

- **Turn Around Time (TAT) for claims settlement**

S. No	Stages of claim	Times lines for settlement of claims
1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured
2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document
3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.

- Escalation Matrix when TAT is not satisfied: [Grievance Redressal | Future Generali](#)

13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> <li>• State the brief details of Protection of Policyholder's Interest - <a href="#">Policies   Future Generali</a></li> <li>• Details of Grievance Redressal Officer of the Insurer - <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a></li> <li>• Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li> <li>• Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	NA
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> </ul>	NA

	<ul style="list-style-type: none"><li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li><li>• Non-disclosure of material information may affect the claim settlement.</li></ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"><li>• Risk location</li><li>• Security measures</li><li>• Risk occupancy</li><li>• Case specific material facts or risk details</li></ul>	
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Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

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**Note:**

- i. Website link for documents: - <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.