

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	FG All Risk	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0001V02200809	NA
3	Structure	Indemnity	NA
4	Interests Insured	Insured's Personal portable gadgets and Personal Belongings, Home Appliances, Jewellery and Precious Items, Antiques, Fine Art & Collectables	NA
5	Sum Insured	<<<INR XXX>>>	NA
6	Policy Coverage	Covers Insured property against events like getting lost, destroyed or damaged, by fire, riot and strike, theft, burglary or accident or from any fortuitous cause other than specifically excluded, any time during the Policy Period and within the limits stated in the Schedule.	Insuring Clause
7	Add-on Cover / Optional Cover	<<< 1. Sabotage And Terrorism Damage Cover Endorsement (Material Damage Only) cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter Sum Insured : <<INR XXX>> 2. Exhibition Cover Any loss or damage caused to the insured items of Property while on display at an exhibition location only. Sum Insured : <<INR XXX>> 3. Rent For Hiring Alternate Equipment Any loss or damage caused to the Camera covered will be indemnified for the period of repair / reinstatement (maximum for 30days) of Property in the form of payment of rent for hiring alternate equipment of the same manner, subject to the exclusions, basis of indemnity, and conditions of the Policy. Sum Insured: <<INR XXX>> 4. Full Cover For Pair And Set Any loss or damage caused to any article forming part of a pair of set, the Company shall pay the full value for that pair and set, subject to the exclusions, basis of indemnity, and conditions of the Policy. Sum Insured: <<INR XXX>> >>>	NA

8	Loss Participation	<<INR XX>> Illustration <table border="1" data-bbox="432 304 1315 584"> <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	The Company shall not be liable in respect of:- <ol style="list-style-type: none"> 1. Excess as specified in the Schedule. 2. 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. 3. Aridity, humidity, exposure to light or extremes of temperature unless the loss arises as a direct consequence of an occurrence not excluded under this Policy. 4. Aesthetic damages which do not affect the functioning of the Property, including but not limited to dents, scratches on painted, polished or enamelled surfaces, and broken plastic on ports and antennae. 5. Loss or damage caused by mechanical or electrical derangement/breakdown of any item. Breakdown shall mean the actual failure breaking distortion or burning out of equipment arising out of <ol style="list-style-type: none"> i. Mechanical or electrical defects in the equipment failure or ii. Fluctuation of electricity supply. This exclusion is not applicable for Category I & II items 6. Over winding, scratching, cracking, denting or internal damage of watches and clocks. 7. 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, plans, designs, blueprints, credit/ debit/ATM cards or club membership Cards unless specifically covered under Category IV. 8. 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. 9. Any loss or damage arising through delay, detention or confiscation by customs or other governmental authorities. 10. Loss, destruction of or damage to articles of consumable nature; 11. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, howsoever such seepage, pollution or contamination may have been caused. 12. Any unexplained or mysterious disappearance of the Insured item; 13. Loss or damage whilst the Property insured is sent under a contract of affreightment. 14. Infidelity of employees, servants or household staff of the Insured. 15. 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 exclusion, any loss or damage is not covered by this Policy, the burden of proving that such loss or damage is covered shall be upon the Insured.

10. Special Conditions and Warranties (if any)

<<<Any special conditions or warranties>>>

NA

11. Admissibility of Claim

1. Broad principle of Admissibility or Denial of claim
 - Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.
 - Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role
 - Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.
 - Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.
2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)

Description	Amount
Gross Loss Assessed	10000
Less: Depreciation, if applicable	1000
Less: Salvage, if applicable	500
Gross Loss	8500
Less: Under Insurance*, if applicable 20%	1700
Gross Assessed Loss	6800
Less: Excess, if applicable	1000
Net Loss Payable	5800

Calculation of Under Insurance -

Description	Amount
Value at risk of Insured property	Rs. 5,00,000
Sum Insured opted by Insured	Rs. 4,00,000
Difference	Rs. 1,00,000
Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)	20%

NA

12. Policy Servicing - Claim Intimation and Processing

- Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800
- Website: <https://general.futuregenerali.in/>
- Email: fgclaims@futuregenerali.in
- Details of designated company officials to be contacted in time of claim –
 <<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details

NA

For example –
Branch Manager
Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near
Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat
Pincode:380008.
Phone: +91 079-25464166 >>>

<<<*Direct Policy –*
Future Generali India Insurance,
Ph: 1800 220 233 / 1860-500-3333 / 022-67837800
Email: fgclaims@futuregenerali.in
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 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 Policyholders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest - Policies Future Generali • Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in • Bima Bharosa Portal - bimabharosa.irdai.gov.in • Ombudsman - https://www.cioins.co.in/Ombudsman 	NA
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> • Risk location • Security measures • Risk occupancy • Case specific material facts or risk details 	NA

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)

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.