

### 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	Contractors All Risk Insurance (Retail)	NA																												
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0006V02200708	NA																												
3	Structure	Indemnity	NA																												
4	Interests Insured	Civil engineering work under construction	NA																												
5	Sum Insured	<<< INR XXXX >>>	NA																												
6	Policy Coverage	<p><b>SECTION-1 MATERIAL DAMAGE</b>            Covers physical loss, damage or destruction of the property insured by any cause, other than those specifically excluded in the policy.</p> <p><b>SECTION - 2 THIRD PARTY LIABILITY</b>            Covers the legal liability falling on the insured contractor as a result of bodily injury or property damage belonging to a third party.</p>	Section 1 Section 2																												
7	Add-on Cover / Optional Cover	<<<< <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 5%;">Sl. No</th> <th style="width: 45%;">Add - Ons</th> <th style="width: 30%;">UIN</th> <th style="width: 20%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>LOSS DUE TO BREAKAGE OF GLASS</td> <td>IRDAN132RP0006V02200708/A014 8V 01202223</td> <td>&lt;&lt;&lt;INR XXXX&gt;&gt;&gt;</td> </tr> <tr> <td>2</td> <td>STORAGE AT FABRICATORS PREMISES/WORKSHOP/OFF-SITE</td> <td>IRDAN132RP0006V02200708/A013 7V 01202223</td> <td>&lt;&lt;&lt;INR XXXX&gt;&gt;&gt;</td> </tr> <tr> <td>3</td> <td>SABOTAGE AND TERRORISM DAMAGE COVER ENDORSEMENT (MATERIAL DAMAGE ONLY)</td> <td>IRDAN132RP0006V02200708/A013 8V 01202223</td> <td>&lt;&lt;&lt;INR XXXX&gt;&gt;&gt;</td> </tr> <tr> <td>4</td> <td>CLEARANCE AND REMOVAL OF DEBRIS</td> <td>IRDAN132RP0006V02200708/A013 9V 01202223</td> <td>&lt;&lt;&lt;INR XXXX&gt;&gt;&gt;</td> </tr> <tr> <td>5</td> <td>OWNER'S SURROUNDING PROPERTY</td> <td>IRDAN132RP0006V02200708/A014 0V 01202223</td> <td>&lt;&lt;&lt;INR XXXX&gt;&gt;&gt;</td> </tr> <tr> <td>6</td> <td>ESCALATION CLAUSE</td> <td>IRDAN132RP0006V02200708/A014 1V 01202223</td> <td>&lt;&lt;&lt;INR XXXX&gt;&gt;&gt;</td> </tr> </tbody> </table> >>>>	Sl. No	Add - Ons	UIN	Sum Insured	1	LOSS DUE TO BREAKAGE OF GLASS	IRDAN132RP0006V02200708/A014 8V 01202223	<<<INR XXXX>>>	2	STORAGE AT FABRICATORS PREMISES/WORKSHOP/OFF-SITE	IRDAN132RP0006V02200708/A013 7V 01202223	<<<INR XXXX>>>	3	SABOTAGE AND TERRORISM DAMAGE COVER ENDORSEMENT (MATERIAL DAMAGE ONLY)	IRDAN132RP0006V02200708/A013 8V 01202223	<<<INR XXXX>>>	4	CLEARANCE AND REMOVAL OF DEBRIS	IRDAN132RP0006V02200708/A013 9V 01202223	<<<INR XXXX>>>	5	OWNER'S SURROUNDING PROPERTY	IRDAN132RP0006V02200708/A014 0V 01202223	<<<INR XXXX>>>	6	ESCALATION CLAUSE	IRDAN132RP0006V02200708/A014 1V 01202223	<<<INR XXXX>>>	NA
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6	ESCALATION CLAUSE	IRDAN132RP0006V02200708/A014 1V 01202223	<<<INR XXXX>>>																												

		7	AIR FREIGHT	IRDAN132RP0006V02200708/A014 2V 01202223	<<INR XXXX> >
		8	CONSTRUCTION MACHINERY PLANTS AND EQUIPMENTS	IRDAN132RP0006V02200708/A014 3V 01202223	<<INR XXXX> >
		9	LIMITED MAINTENANCE VISTS COVER	IRDAN132RP0006V02200708/A014 4V 01202223	<<INR XXXX> >
		10	EXTENDED MAINTENANCE COVER	IRDAN132RP0006V02200708/A014 5V 01202223	<<INR XXXX> >
		11	ADDITIONAL CUSTOM DUTY	IRDAN132RP0006V02200708/A014 6V 01202223	<<INR XXXX> >
		12	COVER FOR INCREASED CUSTOMS DUTY	IRDAN132RP0006V02200708/A014 7V 01202223	<<INR XXXX> >
		13	AUTOMATIC REINSTATEMENT	IRDAN132RP0006V02200708/A014 9V 01202223	<<INR XXXX> >
		14	COVER FOR CROSS LIABILITY	IRDAN132RP0006V02200708/A013 0V 01202223	<<INR XXXX> >
		15	THIRD PARTY LIABILITY DURING MAINTENANCE PERIOD	IRDAN132RP0006V02200708/A013 1V 01202223	<<INR XXXX> >
		16	WAIVER OF SUBROGATION	IRDAN132RP0006V02200708/A013 2V 01202223	<<INR XXXX> >
		17	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAY,EXPRESS FREIGHT INCL.AIR FREIGHT	IRDAN132RP0006V02200708/A013 3V 01202223	<<INR XXXX> >
		18	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAY,EXPRESS FREIGHT EXCL. AIR FREIGHT	IRDAN132RP0006V02200708/A013 4V 01202223	<<INR XXXX> >
		19	CONTINUITY OF COVER	IRDAN132RP0006V02200708/A013 5V 01202223	<<INR XXXX> >
		20	PUT TO USE	IRDAN132RP0006V02200708/A013 6V 01202223	<<INR XXXX> >
		21	EXTENDED DEFECTIVE CONDITION EXCLUSION DE2 (1995)	IRDAN132RP0006V02200708/A016 0V 01202223	<<INR XXXX> >
		22	LIMITED DEFECTIVE CONDITION EXCLUSION DE3 (1995)	IRDAN132RP0006V02200708/A016 3V 01202223	<<INR XXXX> >

		23	DEFECTIVE PART EXCLUSION DE4 (1995)	IRDAN132RP0006V02200708/A016 4V 01202223	<<INR XXXX> >
		24	DESIGN IMPROVEMENT EXCLUSION DE5 (1995)	IRDAN132RP0006V02200708/A016 5V 01202223	<<INR XXXX> >
		25	COVER FOR VALUABLE DOCUMENTS	IRDAN132RP0006V02200708/A016 6V 01202223	<<INR XXXX> >
		26	EARTHQUAKE	IRDAN132RP0006V02200708/A016 7V 01202223	<<INR XXXX> >
		27	STFI PERILS COVER	IRDAN132RP0006V02200708/A016 8V 01202223	<<INR XXXX> >
		28	'50 : 50' CLAUSE	IRDAN132RP0006V02200708/A016 9V 01202223	<<INR XXXX> >
		29	'72 HOURS' CLAUSE	IRDAN132RP0006V02200708/A015 0V 01202223	<<INR XXXX> >
		30	LOSS MINIMISATION EXPENSES	IRDAN132RP0006V02200708/A015 1V 01202223	<<INR XXXX> >
		31	PROFESSIONAL FEES CLAUSE	IRDAN132RP0006V02200708/A015 2V 01202223	<<INR XXXX> >
		32	WAIVER OF CONTRIBUTION	IRDAN132RP0006V02200708/A015 3V 01202223	<<INR XXXX> >
		33	OUTRIGHT DEFECT EXCLUSION DE1 (1995)	IRDAN132RP0006V02200708/A015 4V 01202223	<<INR XXXX> >
		34	SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES	IRDAN132RP0006V02200708/A015 5V 01202223	<<INR XXXX> >
		35	COVER OF MANUFACTURERS' RISK	IRDAN132RP0006V02200708/A015 6V 01202223	<<INR XXXX> >
		36	PIPELINE CONSTRUCTION	IRDAN132RP0006V02200708/A015 7V 01202223	<<INR XXXX> >
		37	EXCLUSION OF LOSS OF STABILISING FLUID	IRDAN132RP0006V02200708/A015 8V 01202223	<<INR XXXX> >
		38	ROAD CONSTRUCTION	IRDAN132RP0006V02200708/A015 9V 01202223	<<INR XXXX> >
		39	PILING CONSTRUCTION	IRDAN132RP0006V02200708/A016 1V 01202223	<<INR XXXX> >
		40	ABANDONMENT OF SHAFTS	IRDAN132RP0006V02200708/A016 2V 01202223	<<INR XXXX> >

		41	CROPS, FORESTS, CULTIVATED AREAS	IRDAN132RP0006V02200708/A017 0V 01202223	<<INR XXXX> >
		42	EXISTING UNDERGROUND CABLES	IRDAN132RP0006V02200708/A017 1V 01202223	<<INR XXXX> >
		43	CONTRACT WORKS TIME SCHEDULE	IRDAN132RP0006V02200708/A017 2V 01202223	<<INR XXXX> >
		44	TEMPORARY ACCESS ROADS	IRDAN132RP0006V02200708/A017 3V 01202223	<<INR XXXX> >
		45	SPECIAL CONDITIONS CONCERNING THE CONSTRUCTION OF DAM AND WATER RESERVOIR	IRDAN132RP0006V02200708/A017 4V 01202223	<<INR XXXX> >
		46	SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION	IRDAN132RP0006V02200708/A017 5V 01202223	<<INR XXXX> >
		47	SPECIAL CONDITIONS CONCERNING REMOVAL OF DEBRIS FROM LANDSLIDES	IRDAN132RP0006V02200708/A017 6V 01202223	<<INR XXXX> >
		48	CO-INSURANCE CLAUSE	IRDAN132RP0006V02200708/A017 7V 01202223	<<INR XXXX> >
		49	DESIGNATION OF PROPERTY CLAUSE	IRDAN132RP0006V02200708/A017 8V 01202223	<<INR XXXX> >
		50	NO CONTROL CLAUSE	IRDAN132RP0006V02200708/A017 9V 01202223	<<INR XXXX> >
		51	NOMINATED LOSS ADJUSTER'S CLAUSE	IRDAN132RP0006V02200708/A018 0V 01202223	<<INR XXXX> >
		52	NON VITIATION CLAUSE	IRDAN132RP0006V02200708/A018 1V 01202223	<<INR XXXX> >
		53	NON-INVALIDATION CLAUSE	IRDAN132RP0006V02200708/A018 2V 01202223	<<INR XXXX> >
		54	ON ACCOUNT PAYMENT CLAUSE	IRDAN132RP0006V02200708/A018 3V 01202223	<<INR XXXX> >
		55	PRIMARY & NON- CONTRIBUTORY CLAUSE	IRDAN132RP0006V02200708/A018 4V 01202223	<<INR XXXX> >
		56	CIVIL AUTHORITY CLAUSE	IRDAN132RP0006V02200708/A018 5V 01202223	<<INR XXXX> >
		57	LOSS PAYEE CLAUSE	IRDAN132RP0006V02200708/A018 6V 01202223	<<INR XXXX> >

		58	MULTIPLE INSURED CLAUSE	IRDAN132RP0006V02200708/A018 7V 01202223	<<INR XXXX> >
		59	SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3100)	IRDAN132RP0006V02200708/A018 8V 01202223	<<INR XXXX> >
		60	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE	IRDAN132RP0006V02200708/A018 9V 01202223	<<INR XXXX> >
		61	CYBER LOSS LIMITED EXCLUSION CLAUSE (LMA 5410)	IRDAN132RP0006V02200708/A019 0V 01202223	<<INR XXXX> >
		62	POLITICAL RISKS EXCLUSION ENDORSEMENT	IRDAN132RP0006V02200708/A019 1V 01202223	<<INR XXXX> >
		63	NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	IRDAN132RP0006V02200708/A019 2V 01202223	<<INR XXXX> >
		64	ADDITIONAL NUCLEAR EXTENSIONS	IRDAN132RP0006V02200708/A019 3V 01202223	<<INR XXXX> >
		65	RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL & ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE	IRDAN132RP0006V02200708/A019 4V 01202223	<<INR XXXX> >
		66	COMPUTER LOSS GENERAL EXCLUSION	IRDAN132RP0006V02200708/A019 5V 01202223	<<INR XXXX> >
		67	ELECTRONIC DATE RECOGNITION CLAUSE EDRC (B)	IRDAN132RP0006V02200708/A019 6V 01202223	<<INR XXXX> >
		68	INFORMATION TECHNOLOGY CLARIFICATION AGREEMENT	IRDAN132RP0006V02200708/A019 7V 01202223	<<INR XXXX> >
		69	POLLUTION/CONTAMINATI ON EXCLUSION – NMA 1685	IRDAN132RP0006V02200708/A019 8V 01202223	<<INR XXXX> >
		70	TOTAL ASBESTOS EXCLUSION CLAUSE	IRDAN132RP0006V02200708/A019 9V 01202223	<<INR XXXX> >
		71	COVER OF LEAK COSTS, WHEN LAYING PIPELINES	IRDAN132RP0006V02200708/A020 0V 01202223	<<INR XXXX> >
		72	RAIN WATER DAMAGE EXCLUSION WARRANTY	IRDAN132RP0006V02200708/A020 1V 01202223	<<INR XXXX> >
		73	WARRANTY CONCERNING STRUCTURES IN EARTHQUAKE ZONES	IRDAN132RP0006V02200708/A020 2V 01202223	<<INR XXXX> >
		74	SPECIAL CONDITIONS FOR OPEN TRENCHES DURING	IRDAN132RP0006V02200708/A020 3V 01202223	<<INR XXXX> >

	LAYING OF PIPELINES DUCTS AND CABLES		
75	SPECIAL CONDITIONS FOR LAYING WATER SUPPLY AND SEWER PIPES	IRDAN132RP0006V02200708/A020 4V 01202223	<<INR XXXX> >
76	EARTHQUAKE, VOLCANIC ACTIVITY OR TSUNAMI EXCLUSION CLAUSE	IRDAN132RP0006V02200708/A020 5V 01202223	<<INR XXXX> >
77	EXCLUSION OF COSTS AND EXPENSES RELATING TO LANDSLIDES AND REPAIR TO UNPROTECTED SLOPES	IRDAN132RP0006V02200708/A020 6V 01202223	<<INR XXXX> >
78	NORMAL ACTION OF SEA	IRDAN132RP0006V02200708/A020 7V 01202223	<<INR XXXX> >
79	SPECIAL CONDITIONS CONCERNING PILING FOUNDATION AND RETAINING WALL WORKS	IRDAN132RP0006V02200708/A020 8V 01202223	<<INR XXXX> >
80	WET WORKS	IRDAN132RP0006V02200708/A020 9V 01202223	<<INR XXXX> >
81	COFFERDAMS	IRDAN132RP0006V02200708/A021 0V 01202223	<<INR XXXX> >
82	BREAKWATERS	IRDAN132RP0006V02200708/A021 1V 01202223	<<INR XXXX> >
83	CONDITION FOR CONSTRUCTION OF TUNNEL, GALLERY, TEMPORARY / PERMANENT SUBSURFACE STRUCTURE / INSTALLATIONS	IRDAN132RP0006V02200708/A021 2V 01202223	<<INR XXXX> >
84	WARRANTY CONCERNING CAMPS AND STORES	IRDAN132RP0006V02200708/A021 3V 01202223	<<INR XXXX> >
85	WARRANTY CONCERNING CONSTRUCTION MATERIAL	IRDAN132RP0006V02200708/A021 4V 01202223	<<INR XXXX> >
86	SECTION WARRANTY FOR ROAD PROJECTS, INTERNAL / ACCESS ROADS OF HYDEL POWER PROJECTS	IRDAN132RP0006V02200708/A021 5V 01202223	<<INR XXXX> >
87	GROUND WATER PUMPING	IRDAN132RP0006V02200708/A021 6V 01202223	<<INR XXXX> >
88	UNDERGROUND CONSTRUCTION	IRDAN132RP0006V02200708/A021 7V 01202223	<<INR XXXX> >
89	INTERNATIONAL TUNNELLING CODE OF PRACTICE TO APPLY	IRDAN132RP0006V02200708/A021 8V 01202223	<<INR XXXX> >

	90	LEG TUNNEL WORKS CLAUSE	IRDAN132RP0006V02200708/A021 9V 01202223	<<INR XXXX> >
	91	GLACIER LAKE OUTBURST FLOOD (GLOF)	IRDAN132RP0006V02200708/A022 0V 01202223	<<INR XXXX> >
	92	AGREED BANK CLAUSE	IRDAN132RP0006V02200708/A022 1V 01202223	<<INR XXXX> >
	93	STFI (STORM, TEMPSET, FLOOD, INUNDATION) EXCLUSION	IRDAN132RP0006V02200708/A022 2V 01202223	<<INR XXXX> >
	94	EARTHQUAKE EXCLUSION CLAUSE	IRDAN132RP0006V02200708/A022 3V 01202223	<<INR XXXX> >
	95	DRILLING WORK FOR WATER WELLS	IRDAN132RP0006V02200708/A022 4V 01202223	<<INR XXXX> >
	96	EXCLUSION OF LOSSES, DAMAGE OR LIABILITIES ARISING FROM HORIZONTAL DIRECTIONAL DRILLING	IRDAN132RP0006V02200708/A022 5V 01202223	<<INR XXXX> >
	97	MUNICH RE'S WET RISK ENDORSEMENT	IRDAN132RP0006V02200708/A022 6V 01202223	<<INR XXXX> >
	98	HYDROCARBON PROCESSING INDUSTRY ENDORSEMENT	IRDAN132RP0006V02200708/A022 7V 01202223	<<INR XXXX> >
	99	SPL. CONDITION 1 FOR HYDROCARBON PROCESSING INDUSTRIES	IRDAN132RP0006V02200708/A022 8V 01202223	<<INR XXXX> >
	10 0	SPL. CONDITION 2 FOR HYDROCARBON PROCESSING INDUSTRIES	IRDAN132RP0006V02200708/A022 9V 01202223	<<INR XXXX> >
	10 1	STORAGE TANKS	IRDAN132RP0006V02200708/A023 0V 01202223	<<INR XXXX> >
	10 2	EXCLUSION CONCERNING USED MACHINERY	IRDAN132RP0006V02200708/A023 1V 01202223	<<INR XXXX> >
	10 3	APPRAISEMENT CLAUSE	IRDAN132RP0006V02200708/A023 2V 01202223	<<INR XXXX> >
	10 4	Cover for Catalyst during hot testing period	IRDAN132RP0006V02200708 / A0049V01202324	<<INR XXXX> >
	10 5	Cessation of Work	IRDAN132RP0006V02200708 / A0050V01202324	<<INR XXXX> >
	10 6	Cover for testing of machinery and installations	IRDAN132RP0006V02200708 / A0051V01202324	<<INR XXXX> >
	10 7	Cover for testing of Second Hand Machine	IRDAN132RP0006V02200708 / A0052V01202324	<<INR XXXX> >

		10 8	Dismantling cover extension	IRDAN132RP0006V02200708 / A0053V01202324	<<INR XXXX> >											
		10 9	Dewatering expenses	IRDAN132RP0006V02200708 / A0054V01202324	<<INR XXXX> >											
		11 0	Claim Preparation Cost	IRDAN132RP0006V02200708 / A0055V01202324	<<INR XXXX> >											
		11 1	Involuntary Betterment	IRDAN132RP0006V02200708 / A0056V01202324	<<INR XXXX> >											
		>>>> <b>Disclaimer: Only Opted Covers reflect here.</b>														
8	Loss Participatio n	<<INR XX>>  <b>Illustration</b> <table border="1" style="width: 100%;"> <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	<b>&lt;&lt; EXCLUSIONS TO SECTION – I</b> The Company, shall not, however, be liable for: <ol style="list-style-type: none"> <li>a) The first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;</li> <li>b) Loss discovered only at the time of taking an inventory;</li> <li>c) Normal wear and tear, gradual deterioration due to atmospheric conditions or lack of use or obsolescence or otherwise, rust, scratching of painted or polished surfaces or breakage of glass;</li> <li>d) Loss or damage due to faulty design;</li> <li>e) The cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/or workmanship;</li> <li>f) The cost necessary for rectification or correction of any error during construction unless resulting in physical loss or damage;</li> <li>g) Loss of or damage to files, drawings, accounts, bills, currency, stamps deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates;</li> <li>h) Any damage or penalties on account of the Insured's non-fulfilment of the terms of delivery or completion under his Contract of construction or of any obligations assumed there under or lack of performance including</li> </ol>				General Exclusio n Clause										



consequential loss of any kind or description or for any aesthetic defects or operational deficiencies;

- i) Loss of or damage to vehicles licensed for general road use or water borne vessels or Machinery/Equipment mounted or operated or fixed on floating vessels /craft /barges or aircraft. >>>

**<<< EXCLUSION TO SECTION II**

The Company will not indemnify the insured in respect of –

1. The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage.
2. Expenditure Incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;
3. Liability consequent upon –
  - a. Bodily injury to or illness of employees of workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under section I, or members of their families.
  - b. Loss of or damage to property belonging to or held in care, custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section - I, or an employee or workman of the aforesaid.
  - c. Any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft.
  - d. Any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

**General Exclusion**

The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by –

- a) War, Invasion, Act of foreign enemy, hostilities or War like operations (whether war be declared or not), Civil War, rebellion, revolution, insurrection, mutiny, Civil commotion, Military or usurped power, martial law, conspiracy confiscation, commandeering a group of malicious person or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any Government de jure or defacto or by any Public, Municipal or Local Authority;
- b) Nuclear reaction, Nuclear radiation or Radioactive contamination;
- c) Wilful act or wilful negligence of the Insured or of his responsible representative.
- d) Cessation of work whether total or partial.
- e) Terrorism Damage Exclusion Warranty This Policy 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. For the purpose of this exclusion, an act of terrorism means an act or series of acts, 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment

		<p>Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense 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 the above.</p> <p>In any action, suit or other proceedings whether the Company, allege that by reason of the provisions of exclusion (a) above any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.</p>																			
10	Special Conditions and warranties (if any)	<< Any special conditions or warranties >>	NA																		
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"> <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> <p><b>Calculation of Under Insurance -</b></p>	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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		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%	
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> <li>• &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> <i>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&gt;&gt;&gt;</i></li> <li>• Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> <li>- Intimate claims immediately upon occurrence of any event.</li> <li>- To intimate claim, send email to <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a> or call at our helpline number 1800-220-233/1860-500-3333.</li> <li>- Customer to use the same claim number for all communications.</li> <li>- Surveyor appointment as per regulatory guidelines.</li> <li>- Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs &amp; any other documents may be called for.</li> <li>- Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.</li> <li>- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.</li> <li>- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.</li> </ul> </li> <li>• <b>Turn Around Time (TAT)</b> for claims settlement</li> </ul>		NA

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@futuregeneraliali.in">fgcare@futuregeneraliali.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> <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>	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.