

CUSTOMER INFORMATION SHEET

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

| SI No | Title | Description (Please refer to applicable Policy Clause Number in next column) | Policy/ Clause Number | | | | | | | | | | | | |
|---------|--|--|-----------------------------|-------------|-----|---|---|--|--|--|----|-------------------|---------------------------|---------------|----|
| 1. | Product Name | Electronic Equipment Insurance | NA | | | | | | | | | | | | |
| 2. | Unique Identification Number (UIN) allotted by IRDAI | IRDAN132RP0008V02200708 | NA | | | | | | | | | | | | |
| 3. | Structure | Indemnity | NA | | | | | | | | | | | | |
| 4. | Interests Insured | This Policy is designed for covering electronic equipment like Computers, Medical, Biomedical Equipment, Audio/Visual Equipment etc. on All Risks Basis. The policy also considers coverage to related Systems Software on Computer / EDP systems. | NA | | | | | | | | | | | | |
| 5. | Sum Insured | <<<< <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Section</th> <th style="width: 45%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>EQUIPMENTS <<INR XXX>></td> </tr> <tr> <td>2</td> <td>ELECTRONIC DATA PROCESSING (EDP) <<INR XXX>></td> </tr> <tr> <td>3</td> <td>INCREASED COST OF WORKING <<INR XXX>></td> </tr> </tbody> </table> >>>> <p style="text-align: center;"><u>Disclaimer: Only Opted Covers reflect here</u></p> | Section | Sum Insured | 1 | EQUIPMENTS <<INR XXX>> | 2 | ELECTRONIC DATA PROCESSING (EDP) <<INR XXX>> | 3 | INCREASED COST OF WORKING <<INR XXX>> | NA | | | | |
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| 3 | INCREASED COST OF WORKING <<INR XXX>> | | | | | | | | | | | | | | |
| 6. | Policy Coverage | The Company hereby agrees with the insured that if at any time during the period of Insurance <<<< <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Section</th> <th style="width: 45%;">Coverage</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>EQUIPMENTS Any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement</td> </tr> <tr> <td>2</td> <td>ELECTRONIC DATA PROCESSING (EDP) Any material damage caused by peril covered under Section 1 of this Policy</td> </tr> <tr> <td>3</td> <td>INCREASED COST OF WORKING All additional costs which the Insured shall incur to ensure continued data processing on substitute equipment if such costs arise as an unavoidable consequence of an indemnifiable loss or damage during the period of insurance to property insured under the Material Damage Section of this Policy</td> </tr> </tbody> </table> >>>> <p style="text-align: center;"><u>Disclaimer: Only Opted Covers reflect here</u></p> | Section | Coverage | 1 | EQUIPMENTS Any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement | 2 | ELECTRONIC DATA PROCESSING (EDP) Any material damage caused by peril covered under Section 1 of this Policy | 3 | INCREASED COST OF WORKING All additional costs which the Insured shall incur to ensure continued data processing on substitute equipment if such costs arise as an unavoidable consequence of an indemnifiable loss or damage during the period of insurance to property insured under the Material Damage Section of this Policy | NA | | | | |
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| 7. | Add-on Cover | <<<< <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Sl. No.</th> <th style="width: 35%;">Add -On</th> <th style="width: 30%;">UIN</th> <th style="width: 30%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Sabotage and terrorism damage cover endorsement material Damage only</td> <td>IRDAN132RP0008V02200708 / A0058V01202324</td> <td><< INR XXX >></td> </tr> <tr> <td>2</td> <td>Escalation Clause</td> <td>IRDAN132RP0008V02200708 /</td> <td><< INR XXX >></td> </tr> </tbody> </table> >>>> | Sl. No. | Add -On | UIN | Sum Insured | 1 | Sabotage and terrorism damage cover endorsement material Damage only | IRDAN132RP0008V02200708 / A0058V01202324 | << INR XXX >> | 2 | Escalation Clause | IRDAN132RP0008V02200708 / | << INR XXX >> | NA |
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| 1 | Sabotage and terrorism damage cover endorsement material Damage only | IRDAN132RP0008V02200708 / A0058V01202324 | << INR XXX >> | | | | | | | | | | | | |
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| | | | A0059V01202324 | | | | | | | | | | | | | |
|--|--------------------|---|------------------------------|--|---------------|-------------|--------|-----------|-----------------|---------------|---------------|--|--------------|--------------------|---------------|----|
| | | 3 | Owner's Surrounding Property | IRDAN132RP0008V02200708 / A0060V01202324 | << INR XXX >> | | | | | | | | | | | |
| | | 4 | Third Party Liability | IRDAN132RP0008V02200708 / A0061V01202324 | << INR XXX >> | | | | | | | | | | | |
| | | 5 | Express Freight | IRDAN132RP0008V02200708 / A0062V01202324 | << INR XXX >> | | | | | | | | | | | |
| | | 6 | Air Freight | IRDAN132RP0008V02200708 / A0063V01202324 | << INR XXX >> | | | | | | | | | | | |
| | | 7 | Additional Customs Duty | IRDAN132RP0008V02200708 / A0064V01202324 | << INR XXX >> | | | | | | | | | | | |
| | | >>> Disclaimer: Only Opted Covers reflect here | | | | | | | | | | | | | | |
| 8 | Loss Participation | <<INR XX>> Illustration <table border="1" style="margin-left: 20px;"> <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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| Net Payable amount | INR 54,15,000 | | | | | | | | | | | | | | | |
| 9 | Exclusions | <<< SPECIAL EXCLUSION TO SECTION - I The Company shall not, however, be liable for – <ol style="list-style-type: none"> a) The Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items; b) Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the company or not; c) Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions; d) Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an identifiable loss of or damage to the insured items; e) Any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations; f) Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract; g) Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement; h) Consequential loss or liability of any kind or description; i) Loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals); j) Aesthetic defects, such as scratches on painted polished or enamelled surfaces. In respect of the parts mentioned under i) and j) above the Company shall be liable to | | | | | | | | | | | | | | |

| | | | |
|-----|--|--|----|
| | | <p>provide compensation in the event that such parts are effected by an indemnifiable loss or damage to the insured items. >>></p> <p><<<SPECIAL EXCLUSIONS TO SECTION II The Company shall, however, not be liable for</p> <ol style="list-style-type: none"> a) The excess stated in the Schedule to be borne by the Insured in any one occurrence; b) Any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields; c) Consequential loss of any kind or description whatsoever >>> <p><<<SPECIAL EXCLUSIONS TO SECTION III The Company shall not be liable for</p> <ol style="list-style-type: none"> i) Costs incurred for use of substitute equipment during the Time Excess stated in the Schedule, ii) Costs for replacement of data media, data and regeneration of data, iii) Costs arising out of circumstances, which are not connected with the insured material damage. In particular the Company shall not be liable for additional costs arising out of – <ol style="list-style-type: none"> a. Bodily injuries, b. Orders or measures imposed by any public authority, c. Expansion and improvements of the equipments, <p>Lack of funds causing delay in repairs or replacement of damaged equipments, any other consequential loss such as loss of market or interest. >>></p> | |
| | | <p>General Exclusions The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by –</p> <ol style="list-style-type: none"> 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, Confiscation, Commandeering a Group of Malicious persons 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 any public, municipal or local authority. b) Nuclear Reaction, Nuclear radiation or radioactive contamination. c) Wilful act or willful negligence of the Insured or his representative. d) Cessation of work whether total or partial. e) Cost Incurred/time involved in the movement of machinery and/or any other property and/or pers- onnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged. f) Derangement of the Insured property not accompanied by damage otherwise covered by this policy. g) Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement. h) Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds. <p>In any action, suit or other proceedings where the company allege that by reason of the provisions of the above exclusions 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 other special condition or warranties>>> | NA |

| 11. | Admissibility of Claim | <p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> 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. <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p> <table border="1" data-bbox="351 638 1002 1052"> <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>Gross Loss</td> <td>8500</td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>1700</td> </tr> <tr> <td>Gross Assessed Loss</td> <td>6800</td> </tr> <tr> <td>Less: Excess, if applicable</td> <td>1000</td> </tr> <tr> <td>Net Loss Payable</td> <td>5800</td> </tr> </tbody> </table> <p>Calculation of Under Insurance -</p> <table border="1" data-bbox="351 1120 1129 1406"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Value at risk of Insured property</td> <td>Rs. 5,00,000</td> </tr> <tr> <td>Sum Insured opted by Insured</td> <td>Rs. 4,00,000</td> </tr> <tr> <td>Difference</td> <td>Rs. 1,00,000</td> </tr> <tr> <td>Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)</td> <td>20%</td> </tr> </tbody> </table> | 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 | 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 |
|--|--|--|-------------|--------|---------------------|-------|-----------------------------------|------|------------------------------|-----|-------------------|-------------|---|------|----------------------------|-------------|-----------------------------|------|-------------------------|-------------|-------------|--------|-----------------------------------|--------------|------------------------------|--------------|------------|--------------|--|-----|----|
| Description | Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Loss Assessed | 10000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less: Depreciation, if applicable | 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less: Salvage, if applicable | 500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Loss | 8500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Gross Assessed Loss | 6800 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less: Excess, if applicable | 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net Loss Payable | 5800 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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"> 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 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 >>></i> <p><<<Direct Policy – <i>Future Generali India Insurance,</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: fgclaims@futuregenerali.in</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</i></p> | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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- 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

- 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.