

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 | Erection All Risk Insurance (Retail) | NA | | | | | | | | | | | | | | | | | | | | |
| 2 | Unique Identification Number (UIN) allotted by IRDAI | IRDAN132RP0005V02200708 | NA | | | | | | | | | | | | | | | | | | | | |
| 3 | Structure | Indemnity | NA | | | | | | | | | | | | | | | | | | | | |
| 4 | Interests Insured | Projects that involve the erection/installation of plant, machinery, and equipment. | NA | | | | | | | | | | | | | | | | | | | | |
| 5 | Sum Insured | <<< INR XXXX >>> | NA | | | | | | | | | | | | | | | | | | | | |
| 6 | Policy Coverage | <p>SECTION I - MATERIAL DAMAGE Provide coverages to property lost, damaged or destroyed by any cause, other than those specifically excluded under the policy, in manner necessitating replacement or repair.</p> <p>SECTION II – THIRD PARTY LIABILITY</p> <p>a) legal liability for accidental loss or damage caused to property of other persons</p> <p>b) legal liability for fatal or non-fatal injury to any persons other than the Insured's own employees or workmen or employees of the owner of the works or premises due to construction of any property.</p> | Section 1 Section 2 | | | | | | | | | | | | | | | | | | | | |
| 7 | Add-on Cover / Optional Cover | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Sl. No.</th> <th style="width: 40%;">Add-Ons</th> <th style="width: 35%;">UIN</th> <th style="width: 20%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>CIVIL ENGINEERING WORKS</td> <td>IRDAN132RP0005V02200708/A0022V01202223</td> <td><< INR XXXX >></td> </tr> <tr> <td>2</td> <td>ENDORSEMENTS FOR FIRE / EXPLOSION CLAIMS AND FIRE FIGHTING</td> <td>IRDAN132RP0005V02200708/A0023V01202223</td> <td><< INR XXXX >></td> </tr> <tr> <td>3</td> <td>ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION</td> <td>IRDAN132RP0005V02200708/A0024V012 02223</td> <td><< INR XXXX >></td> </tr> <tr> <td>4</td> <td>ENDORSEMENT FOR TEST RUN DEFINITION FOR GAS TURBINES IN RESPECT OF</td> <td>IRDAN132RP0005V02200708/A0025V01202223</td> <td><< INR XXXX >></td> </tr> </tbody> </table> | Sl. No. | Add-Ons | UIN | Sum Insured | 1 | CIVIL ENGINEERING WORKS | IRDAN132RP0005V02200708/A0022V01202223 | << INR XXXX >> | 2 | ENDORSEMENTS FOR FIRE / EXPLOSION CLAIMS AND FIRE FIGHTING | IRDAN132RP0005V02200708/A0023V01202223 | << INR XXXX >> | 3 | ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION | IRDAN132RP0005V02200708/A0024V012 02223 | << INR XXXX >> | 4 | ENDORSEMENT FOR TEST RUN DEFINITION FOR GAS TURBINES IN RESPECT OF | IRDAN132RP0005V02200708/A0025V01202223 | << INR XXXX >> | NA |
| Sl. No. | Add-Ons | UIN | Sum Insured | | | | | | | | | | | | | | | | | | | | |
| 1 | CIVIL ENGINEERING WORKS | IRDAN132RP0005V02200708/A0022V01202223 | << INR XXXX >> | | | | | | | | | | | | | | | | | | | | |
| 2 | ENDORSEMENTS FOR FIRE / EXPLOSION CLAIMS AND FIRE FIGHTING | IRDAN132RP0005V02200708/A0023V01202223 | << INR XXXX >> | | | | | | | | | | | | | | | | | | | | |
| 3 | ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION | IRDAN132RP0005V02200708/A0024V012 02223 | << INR XXXX >> | | | | | | | | | | | | | | | | | | | | |
| 4 | ENDORSEMENT FOR TEST RUN DEFINITION FOR GAS TURBINES IN RESPECT OF | IRDAN132RP0005V02200708/A0025V01202223 | << INR XXXX >> | | | | | | | | | | | | | | | | | | | | |

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| | | COMBINED CYCLE POWER PLANT | | |
| 5 | | HYDROCARBON ENDORSEMENT FOR TESTING & COMMISSIONING | IRDAN132RP0005V02200708/A0026 V01202223 | << INR XXXX >> |
| 6 | | ENDORSEMENT REGARDING SAFETY MEASURES | IRDAN132RP0005V02200708/A0027 V01202223 | << INR XXXX >> |
| 7 | | ENDORSEMENT REGARDING DAMAGE TO CROPS, FORESTS ETC. | IRDAN132RP0005V02200708/A0028 V01202223 | << INR XXXX >> |
| 8 | | WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES | IRDAN132RP0005V02200708/A0029 V01202223 | << INR XXXX >> |
| 9 | | SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES | IRDAN132RP0005V02200708/A0030 V01202223 | << INR XXXX >> |
| 10 | | COVER OF LEAK SEARCH COSTS WHEN LAYING PIPELINES | IRDAN132RP0005V02200708/A0031 V01202223 | << INR XXXX >> |
| 11 | | SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES | IRDAN132RP0005V02200708/A0032 V01202223 | << INR XXXX >> |
| 12 | | 72 HOURS CLAUSE | IRDAN132RP0005V02200708/A0033 V01202223 | << INR XXXX >> |
| 13 | | 50 : 50 CLAUSE | IRDAN132RP0005V02200708/A0034 V01202223 | << INR XXXX >> |
| 14 | | LOSS MINIMISATION EXPENSES | IRDAN132RP0005V02200708/A0035 V01202223 | << INR XXXX >> |
| 15 | | COVER FOR MANUFACTURER'S RISK | IRDAN132RP0005V02200708/A0036 V01202223 | << INR XXXX >> |
| 16 | | WAIVER OF CONTRIBUTION CLAUSE | IRDAN132RP0005V02200708/A0037 V01202223 | << INR XXXX >> |
| 17 | | OUTRIGHT DEFECT EXCLUSION DE1 (1995) | IRDAN132RP0005V02200708/A0038 V01202223 | << INR XXXX >> |
| 18 | | APPRAISEMENT CLAUSE | IRDAN132RP0005V02200708/A0039 V01202223 | << INR XXXX >> |
| 19 | | COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE | IRDAN132RP0005V02200708/A0040 V01202223 | << INR XXXX >> |

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| | 20 | INTERMITTENT TESTING | IRDAN132RP0005V02200708/A0041 V01202223 | << INR XXXX >> |
| | 21 | POLITICAL RISKS EXCLUSION ENDORSEMENT | IRDAN132RP0005V02200708/A0042 V01202223 | << INR XXXX >> |
| | 22 | NUCLEAR ENERGY RISKS EXCLUSION CLAUSE | IRDAN132RP0005V02200708/A0043 V01202223 | << INR XXXX >> |
| | 23 | ADDITIONAL NUCLEAR EXTENSIONS | IRDAN132RP0005V02200708/A0044 V01202223 | << INR XXXX >> |
| | 24 | COMPUTER LOSS GENERAL EXCLUSION | IRDAN132RP0005V02200708/A0045 V01202223 | << INR XXXX >> |
| | 25 | ELECTRONIC DATE RECOGNITION CLAUSE EDRC (B) | IRDAN132RP0005V02200708/A0046 V01202223 | << INR XXXX >> |
| | 26 | POLLUTION/CONTAMINATIO N EXCLUSION – NMA 1685 | IRDAN132RP0005V02200708/A0047 V01202223 | << INR XXXX >> |
| | 27 | SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3100) | IRDAN132RP0005V02200708/A0048 V01202223 | << INR XXXX >> |
| | 28 | INFORMATION TECHNOLOGY CLARIFICATION AGREEMENT | IRDAN132RP0005V02200708/A0049 V01202223 | << INR XXXX >> |
| | 29 | PROFESSIONAL FEES CLAUSE | IRDAN132RP0005V02200708/A0050 V01202223 | << INR XXXX >> |
| | 30 | TOTAL ASBESTOS EXCLUSION CLAUSE | IRDAN132RP0005V02200708/A0051 V01202223 | << INR XXXX >> |
| | 31 | CO-INSURANCE CLAUSE | IRDAN132RP0005V02200708/A0052 V01202223 | << INR XXXX >> |
| | 32 | DESIGNATION OF PROPERTY CLAUSE | IRDAN132RP0005V02200708/A0053 V01202223 | << INR XXXX >> |
| | 33 | NO CONTROL CLAUSE | IRDAN132RP0005V02200708/A0054 V01202223 | << INR XXXX >> |
| | 34 | NOMINATED LOSS ADJUSTER'S CLAUSE | IRDAN132RP0005V02200708/A0055 V01202223 | << INR XXXX >> |
| | 35 | NON VITIATION CLAUSE | IRDAN132RP0005V02200708/A0056 V01202223 | << INR XXXX >> |

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| | | 36 | NON-INVALIDATION CLAUSE | IRDAN132RP0005V02200708/A0057 V01202223 | << INR XXXX >> |
| | | 37 | ON ACCOUNT PAYMENT CLAUSE | IRDAN132RP0005V02200708/A0058 V01202223 | << INR XXXX >> |
| | | 38 | PRIMARY & NON- CONTRIBUTORY CLAUSE | IRDAN132RP0005V02200708/A0059 V01202223 | << INR XXXX >> |
| | | 39 | CIVIL AUTHORITY CLAUSE | IRDAN132RP0005V02200708/A0060 V01202223 | << INR XXXX >> |
| | | 40 | LOSS PAYEE CLAUSE | IRDAN132RP0005V02200708/A0061 V01202223 | << INR XXXX >> |
| | | 41 | MULTIPLE INSUREDS CLAUSE | IRDAN132RP0005V02200708/A0062 V01202223 | << INR XXXX >> |
| | | 42 | CYBER LOSS LIMITED EXCLUSION CLAUSE (LMA 5410) | IRDAN132RP0005V02200708/A0063 V01202223 | << INR XXXX >> |
| | | 43 | RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL & ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE | IRDAN132RP0005V02200708/A0064 V01202223 | << INR XXXX >> |
| | | 44 | RAIN WATER DAMAGE EXCLUSION WARRANTY | IRDAN132RP0005V02200708/A0065 V01202223 | << INR XXXX >> |
| | | 45 | WARRANTY CONCERNING STRUCTURES IN EARTHQUAKE ZONES | IRDAN132RP0005V02200708/A0066 V01202223 | << INR XXXX >> |
| | | 46 | SPECIAL CONDITIONS FOR LAYING WATER SUPPLY AND SEWER PIPES | IRDAN132RP0005V02200708/A0067 V01202223 | << INR XXXX >> |
| | | 47 | EARTHQUAKE, VOLCANIC ACTIVITY OR TSUNAMI EXCLUSION CLAUSE | IRDAN132RP0005V02200708/A0068 V01202223 | << INR XXXX >> |
| | | 48 | EXCLUSION OF COSTS AND EXPENSES RELATING TO LANDSLIDES AND REPAIR TO UNPROTECTED SLOPES | IRDAN132RP0005V02200708/A0069 V01202223 | << INR XXXX >> |
| | | 49 | NORMAL ACTION OF SEA | IRDAN132RP0005V02200708/A0070 V01202223 | << INR XXXX >> |
| | | 50 | SPECIAL CONDITIONS CONCERNING PILING FOUNDATION AND RETAINING WALL WORKS | IRDAN132RP0005V02200708/A0071 V01202223 | << INR XXXX >> |

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| | 51 | WET WORKS | IRDAN132RP0005V02200708/A0072 V01202223 | << INR XXXX >> |
| | 52 | COFFERDAMS | IRDAN132RP0005V02200708/A0073 V01202223 | << INR XXXX >> |
| | 53 | BREAKWATERS | IRDAN132RP0005V02200708/A0074 V01202223 | << INR XXXX >> |
| | 54 | CONDITION FOR CONSTRUCTION OF TUNNEL, GALLERY, TEMPORARY/PER MANENT SUBSURFACE STRUCURE /INSTALLATIONS | IRDAN132RP0005V02200708/A0075 V01202223 | << INR XXXX >> |
| | 55 | WARRANTY CONCERNING CAMPS AND STORES | IRDAN132RP0005V02200708/A0076 V01202223 | << INR XXXX >> |
| | 56 | WARRANTY CONCERNING CONSTRUCTION MATERIAL | IRDAN132RP0005V02200708/A0077 V01202223 | << INR XXXX >> |
| | 57 | SECTION WARRANTY FOR ROAD PROJECTS, INTERNAL / ACCESS ROADS OF HYDEL POWER PROJECTS | IRDAN132RP0005V02200708/A0078 V01202223 | << INR XXXX >> |
| | 58 | EXCLUSION CONCERNING USED MACHINERY | IRDAN132RP0005V02200708/A0079 V01202223 | << INR XXXX >> |
| | 59 | UNDERGROUND CONSTRUCTION | IRDAN132RP0005V02200708/A0080 V01202223 | << INR XXXX >> |
| | 60 | INTERNATIONAL TUNNELLING CODE OF PRACTICE TO APPLY | IRDAN132RP0005V02200708/A0081 V01202223 | << INR XXXX >> |
| | 61 | LEG TUNNEL WORKS CLAUSE | IRDAN132RP0005V02200708/A0082 V01202223 | << INR XXXX >> |
| | 62 | GLACIER LAKE OUTBURST FLOOD (GLOF) | IRDAN132RP0005V02200708/A0083 V01202223 | << INR XXXX >> |
| | 63 | AGREED BANK CLAUSE | IRDAN132RP0005V02200708/A0084 V01202223 | << INR XXXX >> |
| | 64 | STFI (STORM, TEMPSET, FLOOD, INUNDATION) EXCLUSION | IRDAN132RP0005V02200708/A0085 V01202223 | << INR XXXX >> |
| | 65 | EARTHQUAKE EXCLUSION CLAUSE | IRDAN132RP0005V02200708/A0086 V01202223 | << INR XXXX >> |
| | 66 | DRILLING WORK FOR WATER WELLS | IRDAN132RP0005V02200708/A0087 V01202223 | << INR XXXX >> |

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| 67 | EXCLUSION OF LOSSES, DAMAGE OR LIABILITIES ARISING FROM HORIZONTAL DIRECTIONAL DRILLING | IRDAN132RP0005V02200708/A0088 V01202223 | << INR XXXX >> |
| 68 | MUNICH RE'S WET RISK ENDORSEMENT | IRDAN132RP0005V02200708/A0089 V01202223 | << INR XXXX >> |
| 69 | HYDROCARBON PROCESSING INDUSTRY ENDORSEMENT | IRDAN132RP0005V02200708/A0090 V01202223 | << INR XXXX >> |
| 70 | SPL. CONDITION 1 FOR HYDROCARBON PROCESSING INDUSTRIES | IRDAN132RP0005V02200708/A0091 V01202223 | << INR XXXX >> |
| 71 | SPL. CONDITION 2 FOR HYDROCARBON PROCESSING INDUSTRIES | IRDAN132RP0005V02200708/A0092 V01202223 | << INR XXXX >> |
| 72 | GROUND WATER PUMPING | IRDAN132RP0005V02200708/A0093 V01202223 | << INR XXXX >> |
| 73 | STORAGE TANKS | IRDAN132RP0005V02200708/A0094 V01202223 | << INR XXXX >> |
| 74 | CROSS LIABILITY COVER | IRDAN132RP0005V02200708/A0095 V01202223 | << INR XXXX >> |
| 75 | AIR FREIGHT | IRDAN132RP0005V02200708/A0096 V012 02223 | << INR XXXX >> |
| 76 | ADDITIONAL CUSTOMS DUTY | IRDAN132RP0005V02200708/A0097 V01202223 | << INR XXXX >> |
| 77 | OFF-SITE STORAGE COVER | IRDAN132RP0005V02200708/A0098 V01202223 | << INR XXXX >> |
| 78 | MAINTENANCE VISITS / LIMITED MAINTENANCE VISITS COVER | IRDAN132RP0005V02200708/A0099 V01202223 | << INR XXXX >> |
| 79 | COVER OF EXTRACHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLICHOLIDAY,EXPRESS FREIGHT EXCL.AIR FREIGHT | IRDAN132RP0005V02200708/A0100 V01202223 | << INR XXXX >> |
| 80 | COVER OF EXTRACHARGES FOR OVERTIME, NIGHT WORK,WORK ON PUBLICHOLIDAY, EXPRESS FREIGHT INCL.AIR FREIGHT | IRDAN132RP0005V02200708/A0101 V01202223 | << INR XXXX >> |
| 81 | ESCALATION CLAUSE | IRDAN132RP0005V02200708/A0102 V01202223 | << INR XXXX >> |

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| | 82 | CLEARANCE AND REMOVAL OF DEBRIS | IRDAN132RP0005V02200708/A0103 V01202223 | << INR XXXX >> |
| | 83 | COVER FOR INCREASED CUSTOM DUTY | IRDAN132RP0005V02200708/A0104 V01202223 | << INR XXXX >> |
| | 84 | OWNERS SURROUNDING PROPERTY | IRDAN132RP0005V02200708/A0105 V01202223 | << INR XXXX >> |
| | 85 | AUTOMATIC REINSTATEMENT | IRDAN132RP0005V02200708/A0106 V01202223 | << INR XXXX >> |
| | 86 | WAIVER OF SUBROGATION | IRDAN132RP0005V02200708/A0107 V01202223 | << INR XXXX >> |
| | 87 | EXTENDED MAINTENANCE COVER | IRDAN132RP0005V02200708/A0108 V01202223 | << INR XXXX >> |
| | 88 | CONTINUITY OF COVER | IRDAN132RP0005V02200708/A0109 V01202223 | << INR XXXX >> |
| | 89 | PUT TO USE | IRDAN132RP0005V02200708/A0110 V01202223 | << INR XXXX >> |
| | 90 | EXTENDED DEFECTIVE CONDITION EXCLUSION DE2 (1995) | IRDAN132RP0005V02200708/A0111 V01202223 | << INR XXXX >> |
| | 91 | LIMITED DEFECTIVE CONDITION EXCLUSION DE3 (1995) | IRDAN132RP0005V02200708/A0112 V01202223 | << INR XXXX >> |
| | 92 | DEFECTIVE PART EXCLUSION DE4 (1995) | IRDAN132RP0005V02200708/A0113 V01202223 | << INR XXXX >> |
| | 93 | DESIGN IMPROVEMENT EXCLUSION DE5 (1995) | IRDAN132RP0005V02200708/A0114 V01202223 | << INR XXXX >> |
| | 94 | TPL COVER DURING MAINTENANCE PERIOD | IRDAN132RP0005V02200708/A0115 V01202223 | << INR XXXX >> |
| | 95 | STORAGE AT FABRICATORS PREMISES/WORKSHOP/OFF-SITE | IRDAN132RP0005V02200708/A0116 V01202223 | << INR XXXX >> |
| | 96 | EARTHQUAKE | IRDAN132RP0005V02200708/A0117 V01202223 | << INR XXXX >> |
| | 97 | SABOTAGE AND TERRORISM DAMAGE COVER ENDORSEMENT (MATERIAL DAMAGE ONLY) | IRDAN132RP0005V02200708/A0118 V01202223 | << INR XXXX >> |

| | | 98 | STFI PERILS COVER | IRDAN132RP0005V02200708/A0119 V01202223 | << INR XXXX >> | | | | | | | | | | | |
|--|---------------------------|---|--|--|----------------------|-------------|--------|-----------|-----------------|---------------|---------------|--|--------------|--------------------|---------------|----|
| | | 99 | CONSTRUCTION MACHINERY PLANTS AND EQUIPMENTS | IRDAN132RP0005V02200708/A0120 V01202223 | << INR XXXX >> | | | | | | | | | | | |
| | | 100 | Cover for Catalyst during hot testing period | IRDAN132RP0005V02200708/A0041 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | 101 | Cessation of Work | IRDAN132RP0005V02200708/A0042 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | 102 | Cover for testing of Second Hand Machine | IRDAN132RP0005V02200708/A0043 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | 103 | Dismantling cover extension | IRDAN132RP0005V02200708/A0044 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | 104 | Dewatering expenses | IRDAN132RP0005V02200708/A0045 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | 105 | Claim Preparation Cost | IRDAN132RP0005V02200708/A0046 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | 106 | Involuntary Betterment | IRDAN132RP0005V02200708/A0047 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | 107 | Cover for Valuable Documents | IRDAN132RP0005V02200708/A0048 V01202324 | << INR XXXX >> | | | | | | | | | | | |
| | | >>> Disclaimer: Only Opted Covers reflect here | | | | | | | | | | | | | | |
| 8 | Loss Participati on | <<INR XX>> Illustration <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Description</th> <th style="width: 50%;">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 |
| 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 | | | | | | | | | | | | | | | |
| 9 | Exclusion s | << EXCLUSION TO SECTION I The Company, shall not, however, be liable for – | | | | | | | | | | | | | | |

- a) The first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;
- b) Loss discovered only at the time of taking an inventory;
- c) Normal wear and tear, gradual deterioration due to atmospheric conditions or otherwise, rust, scratching of painted or polished surfaces or breakage of glass;
- d) Loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection. This exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss or damage to other insured items resulting from such excluded perils;
- e) The cost necessary for rectification or correction of any error during erection unless resulting in physical loss or damage;
- f) 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;
- g) Any damage or penalties on account of the Insured's nonfulfillment of the terms of delivery or completion under his Contract of Erection or of any obligations assumed there under including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies. >>

<< EXCLUSIONS TO SECTION II

The Company will not indemnify the Insured in respect of –

- a) The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage
- b) Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;
- c) Liability consequent upon –
 - a. Bodily injury to or illness of employees or 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 one 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 EXCLUSIONS:

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 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 de facto or by any public, municipal or local authority.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.

| | | <p>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.</p> <p>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 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.</p> <p>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> | | | | | | | | | | | | | | | |
|---|--|--|-------------|--------|---------------------|-------|-----------------------------------|------|------------------------------|-----|-------------------|-------------|---|------|----------------------------|-------------|----|
| 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"> • 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"> <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> </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 | NA |
| 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% | | |
| 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 - 400 083>>></i></p> <ul style="list-style-type: none"> Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> - 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. | | | NA |

| | | <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement <table border="1"> <thead> <tr> <th>S. No</th> <th>Stages of claim</th> <th>Times lines for settlement of claims</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Appointment of surveyor, if applicable.</td> <td>Immediately, in any case within 24 hours of the receipt of intimation from the insured</td> </tr> <tr> <td>2.</td> <td>Submission of survey report</td> <td>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</td> </tr> <tr> <td>3</td> <td>Settlement of claim</td> <td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Escalation Matrix when TAT is not satisfied: Grievance Redressal Future Generali | 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. | |
|-------|---|---|-------|-----------------|--------------------------------------|----|---|--|----|-----------------------------|--|---|---------------------|---|--|
| 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. | | | | | | | | | | | | | |
| 13. | Grievance Redressal and Policy holders 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.