

### 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	Extended Warranty Insurance - Motor	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0009V01201112	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	All components and parts covered under the Manufacturer's warranty.	Clause PART II										
5	Sum Insured	<<<INR XX>>>											
6	Policy Coverage	The Company agrees to indemnify the Insured, if any of the Vehicles covered during the Period of Insurance or up to the stated kilometer, whichever is earlier and as stated in the Policy schedule, shall require repair and/or replacement due to breakdown of the Components or parts and causing a sudden stoppage of its function during the Extended Warranty Period.											
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<INR XX>>  <b>Illustration</b> <table border="1" style="margin-left: 20px; border-collapse: collapse; width: 60%;"> <thead> <tr> <th style="text-align: center;">Description</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td style="text-align: right;">INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td style="text-align: right;">INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td style="text-align: right;">INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td style="text-align: right;">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	This Policy does not cover: <ol style="list-style-type: none"> <li>1. To any parts and components not listed under the heading of Parts Covered herein.</li> <li>2. Whilst the Vehicle is used for racing, competitions, rallies, motor sporting events or of a purpose for which it is not licensed.</li> <li>3. Any alterations or modifications not approved by the Manufacturer or the use of fitting of any parts or accessories that do not conform with the manufacturer's specifications or modification of a component from the manufacturer's specification.</li> </ol>	PART IV										

		<ol style="list-style-type: none"> <li>4. Damage resulting from accident, fire, or other casualty, loading beyond the specified Vehicle weight rating or losses that would be covered under a Motor Insurance Policy.</li> <li>5. Not serviced in accordance with the Service Requirement of the manufacturer, abuse or the continued use of the Vehicle after a fault has become evident.</li> <li>6. Slight irregularities not recognized as affecting quality or function of the Vehicle or parts such as slight noise or vibration and defects appearing only under particular or irregular operations.</li> <li>7. Gradual reduction in operation performance commensurate with age and kilometres covered by the Vehicle, normal wear and tear or deterioration.</li> <li>8. Claims where the fault causing the Mechanical Breakdown was evident prior to the expiry of the Manufacturer's normal Warranty.</li> <li>9. 4Consequential loss of any kind.</li> <li>10. Liabilities to third parties.</li> <li>11. War and kindred risks.</li> <li>12. Nuclear or radiation risks</li> <li>13. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.</li> <li>14. Manufacturer's recall in any way connected with the use or operation of ay computer, computer system, computer software, programme or process of any electronic system as a consequence of (a) Date change to the year 2000 or any other date change and/or (b) any change or modification of or to such computer, computer software, programme or process or any electronic system in relation to any such date change</li> <li>15. The excess stated in the Schedule for each and every claim.</li> </ol>											
10	Special Conditions and warranties (if any)	<<<Any Special Conditions and Warranties >>>	NA										
11	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. Broad principle of Admissibility or Denial of claim <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> </li> <li>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement) <table border="1" data-bbox="373 1659 1015 1953"> <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> </tbody> </table> </li> </ol>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	<b>Gross Loss</b>	<b>8500</b>	NA
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		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>											
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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> <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> </ul> </li> </ul>			NA									

		<p>- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.</p> <p>- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.</p> <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement</b></li> </ul> <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"> <li>• Escalation Matrix when TAT is not satisfied: <a href="#">Grievance Redressal   Future Generali</a></li> </ul>	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.	
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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> <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)

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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.