

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 Business Suraksha-Laghu (Retail)	NA																																																															
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0021V01202223	NA																																																															
3	Structure	Indemnity	NA																																																															
4	Interests Insured	Business Interests of Small and Medium-sized enterprises	NA																																																															
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 15%;">Sections</th> <th style="width: 55%;">Cover Name</th> <th style="width: 30%;">Sum Insured</th> </tr> </thead> <tbody> <tr><td>I</td><td>Fire & Allied Peril</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>II</td><td>Fire Loss Of Profit Protection Of Your Gross Profit</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>III</td><td>Burglary</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>IV</td><td>Machinery Breakdown</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>V</td><td>Electronic Equipment</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>V-A</td><td>Protection Of Your Electronic Equipments</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>V-B</td><td>Protection Of Your External Data Media</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>V-C</td><td>Protection Of Your Increased Cost Of Working</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>VI</td><td>All Risks Portable Computer /Mobiles– All Risk</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>VII</td><td>Accident Suraksha</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>VIII</td><td>Liability</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>VIII-A</td><td>Tenants Legal Liability</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>VIII-B</td><td>Workers Compensation</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>VIII-C</td><td>Public Liability</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>IX</td><td>Baggage - Accompanied Baggage</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>X</td><td>Plate Glass</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>XI</td><td>Money Insurance</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>XII</td><td>Fidelity Guarantee</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>XIII</td><td>Pedal Cycle</td><td style="text-align: center;"><<<XXX>>></td></tr> <tr><td>XIV</td><td>Neon Sign/ Glow Sign</td><td style="text-align: center;"><<<XXX>>></td></tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;"><u>Disclaimer:</u> Only Opted Covers reflect here</p>	Sections	Cover Name	Sum Insured	I	Fire & Allied Peril	<<<XXX>>>	II	Fire Loss Of Profit Protection Of Your Gross Profit	<<<XXX>>>	III	Burglary	<<<XXX>>>	IV	Machinery Breakdown	<<<XXX>>>	V	Electronic Equipment	<<<XXX>>>	V-A	Protection Of Your Electronic Equipments	<<<XXX>>>	V-B	Protection Of Your External Data Media	<<<XXX>>>	V-C	Protection Of Your Increased Cost Of Working	<<<XXX>>>	VI	All Risks Portable Computer /Mobiles– All Risk	<<<XXX>>>	VII	Accident Suraksha	<<<XXX>>>	VIII	Liability	<<<XXX>>>	VIII-A	Tenants Legal Liability	<<<XXX>>>	VIII-B	Workers Compensation	<<<XXX>>>	VIII-C	Public Liability	<<<XXX>>>	IX	Baggage - Accompanied Baggage	<<<XXX>>>	X	Plate Glass	<<<XXX>>>	XI	Money Insurance	<<<XXX>>>	XII	Fidelity Guarantee	<<<XXX>>>	XIII	Pedal Cycle	<<<XXX>>>	XIV	Neon Sign/ Glow Sign	<<<XXX>>>	NA
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7	Add-on Cover / Optional Cover	<<<		NA	
		Sl No.	Add-On		Sum Insured
		1.	Involuntary Betterment		<<< INR XXX >>>
		2.	Additional Custom Duty		<<< INR XXX >>>
		3.	Brands and Label		<<< INR XXX >>>
		4.	Escalation		<<< INR XXX >>>
		5.	Immediate Repair Clause		<<< INR XXX >>>
		6.	Loss Of Rent		<<< INR XXX >>>
7.	Insurance Of Additional Expenses Of Rent For An Alternate Accommodation	<<< INR XXX >>>			

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8	Loss Participation	<p><<INR XX>></p> <p>Illustration:</p> <table border="1"> <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	<p><<<Specific Exclusions Applicable to Section – I:</p> <p>We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. i. Excess of ₹ 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct ₹ 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this section ii. For terrorism risk the Excess shall be as per the clause attached to this policy. 2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over- running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered. 4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature. 5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events. 6. Your Premises or any Insured Building remain continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy. 7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 9. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or ii. an Insured Event itself results from pollution or contamination. 											

10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days, ii. Stock covered under Clause (C) (4.3) of this Policy -.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.>>>

<<<Specific Exclusions Applicable to Section – III

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any loss or damage caused by actual or attempted Burglary and/or theft: where You or any member Your Family is or is alleged to be concerned or implicated;
2. To livestock, motor vehicles and pedal cycles;
3. To Valuables and/ or Jewellery and/or Precious Items, unless specifically stated in the Schedule.
4. Deductible for each and every claim in respect of burglary will be as specified on the Policy Schedule.
5. Loss or damage where you have not immediately registered a police complaint detailing the items lost or damaged>>>

<<<Specific Exclusions Applicable to Section – IV

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Accident, Loss, damage/ and/ or liability resulting from over load experiments or tests requiring the imposition of abnormal conditions.
2. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the parts affected may be necessary.
3. Deterioration of or wearing away or wearing out any part of any machine caused by or naturally resulting from normal use or exposure.
4. Loss, damage and/ or liability caused by or arising out of the willful act to willful neglect or gross negligence of You or Your responsible representatives.
5. Liability assumed by You by agreement unless such liability would have attached to You notwithstanding such agreement.
6. Loss, damage and/ or liability due to faults or defects existing at the time of commencement of this insurance and known to You or Your responsible representative but not disclosed to Us.
7. Loss of use of Your plant or property of any other consequential loss incurred by You.
8. Loss, damage/ and/ or liability due to explosions in Chemical Recovery, Boilers, other than pressure explosions for e.g. smelt, chemical, ignition, explosions, etc

9. The Deductible, as stated in the Schedule, to be first borne by You out of each and every claim; where more than one item is damaged in one and same occurrence, You shall not, however, be called upon to bear more than the highest Excess applicable to any one such item
10. Loss of or damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts.
11. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract.

In any action, suit or other proceeding where We alleges that by reason of the provisions of the exceptions or exclusions 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 You.>>>

<<<Specific Exclusions Applicable to Section – V-A

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any fault or defect of which You were or ought reasonably to have been aware at the commencement of the Policy Period, regardless of whether such was or should have been known Us;
2. Loss or damage for which the manufacturer or supplier is responsible;
3. Loss or damage caused to any item of Electronic Equipment older than 10 years from the date of manufacture;
4. Loss or damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;
5. Any costs incurred in connection with the maintenance of the Electronic Equipment, including parts replaced in the course of such maintenance operations;
6. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable event hereunder;
7. Loss or damage caused by or arising out of the willful acts or willful gross negligence of You and/ or Your Family;
8. The cost of transporting the Electronic Equipment to and from the place of repair;
9. Loss of or damage to any Electronic Equipment by perils insurable under other Cover of this Policy;
10. Loss or damage to portable items or mobile phones or other similar communication devices.
11. Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.
12. The Excess stated in the Schedule to be borne by You in any one occurrence; if more than one item is lost or damaged in one occurrence, You shall not, however, be called upon to bear more than the highest single Excess applicable to such items
13. 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)

14. Aesthetic defects, such as scratches on painted polished or enamelled surfaces.>>>

<<<Specific Exclusions Applicable to Section – V-C

We shall not be liable for –

- a) Costs incurred for use of substitute equipment during the Time Excess stated in the Schedule.
- b) Costs for replacement of data media, data and regeneration of data.
- c) Costs arising out of circumstances, which are not connected with the insured material damage. In particular We shall not be liable for additional costs arising out of
 - i) Bodily injuries,
 - ii) Orders or measures imposed by any public authority,\
 - iii) Expansion and improvements of the equipments,
 - iv) Lack of funds causing delay in repairs or replacement of damaged equipments,
- d) Any other consequential loss such as loss of market or interest>>>

<<<Specific Exclusions Applicable to Section – VI

We shall not be liable in respect of :-

- 1. 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.
- 2. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
- 3. Loss or damage caused by mechanical or electrical derangement/ breakdown of any article unless caused by accidental external means.
- 4. Overwinding, denting or internal damage of watches and clocks.
- 5. 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.
- 6. 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.
- 7. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
- 8. a) Loss or destruction of or damage to any property whatsoever (including computer) or any loss or expense whatsoever resulting or arising therefrom;
 b) Any legal liability of whatsoever nature;
 c) Any consequential loss; directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer
 - (i) to treat any date before, during or after the year 2000 as the correct date or true calendar date, or correctly or appropriately to recognize manipulate interpret process store receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date or
 - (ii) to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data in

regard to or in connection with any such date. A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device or any computer software tools operating system or any computer hardware or peripherals and the information or data stored in or on any of the above, whether the property of the Insured or not.

9. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:
 - a. Any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
 - b. Any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,
 - c. Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.

This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril.

10. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.>>>

<<<Specific Exclusions Applicable to Section – VII

We will not pay for any compensation, benefit or expenses in respect of Death, Injury or Disablement, Accidental Medical Expenses of the Insured person as a consequence of the following

1. Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
2. Accident while under the influence of alcohol or drugs.
3. Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion
4. Any accident of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest.
5. Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
6. Participating in motor racing or trial run as a driver, co-driver or passenger
7. Curative treatments or interventions that You carry out or have carried out on Your body
8. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these
9. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority
10. Nuclear energy, radiation
11. Any existing disablement prior to the inception of the policy
12. Venereal or sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/ or mutant derivatives or variations however caused.
13. Any medical expenses, services, supplies or treatment or hospital stay which were not recommended or approved as medically necessary by a Physician.

14. Any expense incurred which is not exclusively medical in nature
15. Expenses incurred for emergency medical evacuation>>>

<<<Specific Exclusions Applicable to Section – VIII A

We will not cover loss or damage caused by: wear, tear, settlement or shrinkage, vermin, insects, fungus, the weather, or anything which happens gradually; faulty materials, design or workmanship; building work which involves alterations, renovations, extensions or repairs; or subsidence or heave of the land.>>>

<<<Specific Exclusions Applicable to Section – VIII-C

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any voluntarily assumed liability unless such liability would have attached to You in the absence of such agreement;
2. Any liability arising out of a deliberate, willful or intentional act, error, omission, or non-compliance with any statutory provision;
3. Liability arising out of the ownership, possession or use by or on behalf of You or your employee of any motor vehicle or trailer.
4. liability arising out of the ownership, possession or use by or on behalf of You or Your employee of any watercraft, hovercraft, air- or spacecraft;
5. Any interest and/or penalty imposed on You on account of Your failure to comply with the requirements laid down under the Workmen’s Compensation Act 1923 or any amendment thereto;
6. The transmission of any communicable disease or virus;
7. Occupation or business, trade or employment.>>>

<<<Specific Exclusions Applicable to Section – IX

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Loss or damage due to cracking scratching or breakage of lens or glass whether part of china marble, gramophone records or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an accident to a vessel, train, or other mechanised vehicle or aircraft by which such baggage is conveyed by You and/ or Your Employee;
2. Loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected;
3. Loss or damage caused by moth, mildew or vermin;
4. Loss or damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included);
5. Loss or damage caused by mechanical derangement or over winding of watches and clocks;
6. Theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied;
7. Loss or damage whilst being conveyed by any carrier under contract of affreightment;
8. Loss of or damage to Jewellery or Valuables;
9. Loss of or damage to article which did not form part of the Contents of the baggage when the journey commenced unless specifically declared and accepted by Us;

10. Loss or destruction of or damage to baggage of a consumable nature;
11. Loss of or damage to carried loose articles such as sticks, straps, umbrellas, unshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about;
12. Loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature;
13. Any tour or travel undertaken within the municipal limits of the village, town or city wherein You and/ or Your Family member are permanently resides.
14. Loss of cash, cheque, promissory notes or any negotiable instruments, stamps and foreign exchange.>>>

<<<Specific Exclusions Applicable to Section – X

We shall not be liable for and no indemnity is available hereunder in respect of loss or damage:

1. Occurring during the course of any alteration, removal or repair to the Plate Glass;
2. Comprising the breakage of lettering unaccompanied by the breakage of or damage to Plate Glass;
3. Comprising the disfiguration or scratching of or damage to Plate Glass other than a fracture extending through the entire thickness of the Plate Glass;
4. Any Plate Glass other than Plate Glass of plain and ordinary glazing quality, unless specifically stated otherwise in the Schedule;
5. Breakage of Plate Glass not completely and securely fixed;
6. Any consequential damage or losses, whether of a financial or property nature or by reason of personal injury, and any legal liability of Yours;
7. Loss of or damage that is insured under any other Cover herein;
8. Any loss or damage that is the subject of insurance under Ours plate glass or other insurance policy.>>>

<<<Specific Exclusions Applicable to Section – XI

We shall not be liable in respect of:

- a) Loss of money where any employee of You or member of Your family is concerned as principal or accessory or arising out of or attributable to an act of fraud or dishonesty committed by one or more of the employees carrying the money.
- b) Shortage due to error or omission.
- c) Loss of money by removal from safe following the use of the Key to the said safe or any duplicate thereof belonging to the Insured unless such key has been obtained by assault or violence or any threat thereat.>>>

<<<Specific Exclusions Applicable to Section – XII

We shall not be liable in respect of:

- 1) Loss due to loss of potential income, including but not limited to interest and dividends and loss of computer time, not realized by You because of loss covered under this Policy;
- 2) Costs, fees and other expenses incurred by You in establishing the existence of or amount of loss covered under this Policy, except as may be specially stated to the contrary under Special Condition e of this section under this Policy;
- 3) Damages of any type for which You are legally liable, except direct compensatory damages for which You are legally liable and arising from a loss covered under this Policy.;

- 4) The costs of defending any legal proceeding brought against You or the fees, costs or expenses incurred or paid by You in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss to the Insured covered by this Policy;
- 5) Loss, or that part of any loss, as the case may be the proof of which either as to its existence or as to its amount, is dependent upon an inventory computation or profit and loss computation alone;
- 6) Loss caused by any Employee who, at the time of committing any fraudulent or dishonest acts (as Insured hereunder) controls more than five percent of the issued share capital of the Insured company or of any Subsidiary of the Insured company;
- 7) Loss caused by any broker, factor commission, consignee, contractor or other agent or representative of the same general character;
- 8) Loss caused by any Employee from and after the time that the Insured or any partner or officer thereof not in collusion with such Employee shall have knowledge or information that such Employee has committed any dishonest or fraudulent act whether such act be committed any (a) after the date of employment by the Insured or, (b) prior to the date of employment by the Insured.
- 9) Any liability in respect of any loss or claim (a) arising out of or in connection with any circumstances or occurrences which have been notified to any insurer on any other policy of insurance effected prior to the inception of this Policy;(b) arising out of or in connection with any circumstances or occurrences known to You prior to the inception of this Policy; and
- 10) Loss due to loss of and /or damage to proprietary information, trade secrets, confidential processing methods or other confidential information of any kind. In any claim, and in any action, suit or other proceeding to enforce a claim under this Policy for loss, the burden of proving that such loss does not fall within this Exclusion shall be upon You.>>>

<<<Specific Exclusions Applicable to Section – XIII

We shall not be liable for and no indemnity is available hereunder in respect of:

- 1) Any accident, loss damage or liability caused by or through or in connection with the use of any Pedal Cycle for hire or reward or outside India;
- 2) Damage caused by over loading, strain or mechanical breakdown;
- 3) Loss of or damage to accessories by theft unless the Pedal Cycle is stolen at the same time;
- 4) Loss, damage or liability occurring whilst the Pedal Cycle is being used for competition, racing or pace making.>>>

<<<Specific Exclusions Applicable to Section – XIV

We shall not be liable in respect of the fusing or burning out of Bulbs and/ or Tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown of faults>>>

<<< Terrorism Damage Exclusion Warranty : Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance 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>For the purpose of this warranty an act of terrorism means an act, 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), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.</p> <p>The warranty also excludes loss, damage, cost or expenses 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 action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.>>></p>	
		<p>EXCLUSIONS APPLICABLE TO ALL SECTIONS (EXCEPT SECTION I)</p> <p>No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured. 2. Loss or damage caused by depreciation or wear and tear. 3. Consequential loss or liability of any kind or description except for Section II Business Interruption. 4. Loss, destruction or damage directly or indirectly caused to the property insured by <ol style="list-style-type: none"> a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b. The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof 5. Loss, destruction or damage caused to the insured property by pollution or contamination excluding <ol style="list-style-type: none"> a. Pollution or contamination which itself results from a peril hereby insured against. b. Any peril hereby insured against which itself results from pollution or contamination 	
10	Special Conditions and warranties (if any)	<p><<<Specific Conditions Applicable to Section – XII</p> <ol style="list-style-type: none"> a) On the discovery of any act which may give rise or has risen in a claim under this section, You shall: <ol style="list-style-type: none"> 1) Immediate notice of loss in writing, which in any case should be within 24 hours of occurrence of the event should be given to the company and complain lodged with police authorities 2) Immediately take all steps to prevent further loss, 	

- 3) Supply at the request of and free of expense to Us all such proof, information and other evidence (verified by statutory declaration if so required) relating to the claim as We may require.
- b) You shall report the occurrence of any event which could give rise to a claim immediately on discovery of the same and in no case later than 30 days from the date of such discovery.
 - c) Our liability for each employee in respect of all losses during the period of insurance is limited to the sum stated in the attached schedule against the said employee.
 - d) Any money of the Employee in the hands of You and any money which but for the Employee's dishonesty would have been due to the Employee from You shall be deducted from the amount otherwise payable under this Policy. Any money recovered after the settlement of any claim shall be the property of You, not exceeding, however, the amount paid by You.
 - e) You shall when required by Us but at the expense of Us if a conviction be obtained, use all diligence in prosecuting any of the employee to conviction for any act which such employee shall have committed and in consequence of which a claim will have to be made under such Policy and shall at Our expense give all information and assistance to enable Us to use for and obtain reimbursement by any such employee by reason of whose acts or defaults a claim has been made or by the estate of such employee or money which We shall have become liable to pay in respect thereof.
 - f) We shall be entitled at its own expense and for its own benefit in the name of You to prosecute all claims and exercise all rights of action competent to You against the employee in respect of any act against You in connection with which it may have made payment under this Policy and You shall give to Us all such information and assistance as may be reasonable for maintaining such claims or rights.>>>

<<<<**Special Condition applicable to Section – XIII**

If left unattended, the Pedal Cycle must be properly locked and secured.>>>>

<<<<**Any other special condition or warranties**>>>>

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="381 688 1027 1268"> <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="381 1335 1308 1675"> <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
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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> 	NA																												

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 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:

- Website link for documents: - <https://general.futuregenerali.in/customer-service/downloads>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.