

### 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 Neon Sign or Glow Sign and/or Hoarding Insurance	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0065V01202324	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Insured's Sign Board	NA										
5	Sum Insured	<<<INR XXX>>>	NA										
6	Policy Coverage	The Company covers loss or damage to Neon Sign at the insured premises	Operative Clause										
7	Add-on Cover / Optional Cover	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sl. No.</th> <th style="width: 50%;">Optional Covers</th> <th style="width: 40%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Sabotage and Terrorism Damage Cover Endorsement</td> <td>&lt;&lt;INR XXX&gt;&gt;</td> </tr> </tbody> </table>	Sl. No.	Optional Covers	Sum Insured	1.	Sabotage and Terrorism Damage Cover Endorsement	<<INR XXX>>	NA				
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8	Loss Participation	<<INR XX>>  <b>Illustration</b> <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
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9	Exclusions	<b>SPECIFIC EXCLUSION:</b> We are not liable to make any payment under this Section in respect of following, unless specifically agreed and mentioned in Your Policy Schedule: <ol style="list-style-type: none"> <li>1. The fusing or burning out of any bulbs and/or tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown or faults.</li> <li>2. Mechanical or Electrical Breakdown failures or breakages and/or over-running, over-heating, overloading or strain.</li> <li>3. Age related, wear &amp; tear induced, manufacturing / installation defects, thermal stresses, and the like</li> </ol>	Specific Exclusion General Exclusion										
		<b>GENERAL EXCLUSION</b>											

This Policy does not cover the following unless specially mentioned in the Policy Schedule and expressly insured by the Policy: -

1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy.
2. Breakage of lettering, unless the same is accompanied by the loss, destruction, damage to the Sign Board.
3. Loss of or Damage or Breakage to frame or framework of any type unless specifically agreed and mentioned in Your Policy Schedule.
4. Any damage to the Sign Board that existed before the Policy Inception i.e. any Pre-existing damage.
5. Loss or Damage due to gradual deterioration, deformation, distortion, wear and tear, the cost of normal upkeep and normal maintenance.
6. Any loss or damage caused wilfully or knowingly by You or Your Employee or Family Member.
7. Any loss or damage in which You or any person acting on Your behalf is involved or implicated.
8. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
9. Damage arising from the Sign Board being worked upon in any manner, including but not limited to repair, cleaning, maintenance or during its removal or replacement or erection or in the course of alteration to the Insured Premises or Location.
10. Damage to the Sign Board that is not completely and securely fixed.
11. Disfiguration, scratching, cracking or chipping unless part of fracture extending through the entire thickness of the Sign Board.
12. The cost of embossing, silvering, lettering, curving or ornamental work of any kind, unless specifically disclosed, agreed and mentioned in Your Policy Schedule.
13. Confiscation or detention by the order of any Government or Public Authority.
14. Consequential losses (including but not limited to loss of profit, business interruption, market loss).
15. Loss or damage arising from acts of contraband or illegal transportation or illegal trade;
16. Any Loss or Damage arising due to defective design or workmanship by the manufacturer or supplier.
17. Loss or damage or legal Liability directly or indirectly arising from war (whether war be declared or not), war-like operations, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrections, mutiny, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority.
18. Loss or damage or legal Liability due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.
19. 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, unless specifically agreed by Us and mentioned in

		<p>Your Policy Schedule. For the purpose of this endorsement 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 organization(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. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> <p>In any action, suit or other proceedings where We allege 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 You.</p>																	
10	Special Conditions and warranties (if any)	<<<Any Special Conditions or Warranties >>>	NA																
11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> <li>• Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> <li>• Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li> <li>• Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li> <li>• Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li> </ul> <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p> <table border="1" data-bbox="370 1430 1013 1942"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Loss Assessed</td> <td>10000</td> </tr> <tr> <td>Less: Depreciation, if applicable</td> <td>1000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>500</td> </tr> <tr> <td><b>Gross Loss</b></td> <td><b>8500</b></td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>1700</td> </tr> <tr> <td><b>Gross Assessed Loss</b></td> <td><b>6800</b></td> </tr> <tr> <td>Less: Excess, if applicable</td> <td>1000</td> </tr> </tbody> </table>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	<b>Gross Loss</b>	<b>8500</b>	Less: Under Insurance*, if applicable 20%	1700	<b>Gross Assessed Loss</b>	<b>6800</b>	Less: Excess, if applicable	1000	NA
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		<p><b>Net Loss Payable</b></p>	<p><b>5800</b></p>										
<p>12</p>	<p>Policy Servicing – Claim Intimation and Processing</p>	<p><b>Calculation of Under Insurance -</b></p> <table border="1"> <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> <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> </ul> <p>&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></p> <ul style="list-style-type: none"> <li>• Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> <li>- Intimate claims immediately upon occurrence of any event.</li> <li>- To intimate claim, send email to <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a> or call at our helpline number 1800-220-233/1860-500-3333.</li> <li>- Customer to use the same claim number for all communications.</li> <li>- Surveyor appointment as per regulatory guidelines.</li> <li>- Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs &amp; any other documents may be called for.</li> <li>- Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.</li> <li>- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.</li> <li>- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.</li> </ul> </li> <li>• <b>Turn Around Time (TAT)</b> for claims settlement</li> </ul>	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%	<p>NA</p>
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S. No	Stages of claim	Times lines for settlement of claims
1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured
2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document
3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.

• Escalation Matrix when TAT is not satisfied: [Grievance Redressal | Future Generali](#)

13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> <li>State the brief details of Protection of Policyholder's Interest - <a href="#">Policies   Future Generali</a></li> <li>Details of Grievance Redressal Officer of the Insurer - <a href="mailto:fgcare@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.ciains.co.in/Ombudsman">https://www.ciains.co.in/Ombudsman</a></li> </ul>	NA
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> <li>Risk location</li> <li>Security measures</li> <li>Risk occupancy</li> <li>Case specific material facts or risk details</li> </ul>	NA

Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

**Note:**

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