

FIRE SURAKSHA POLICY CUSTOMER INFORMATION SHEET

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

SI No	Title	Description	Policy/ Clause Number				
1	Product Name	Fire Suraksha Policy					
2	Unique Identification Number (UIN) allotted by IRDAI						
3	Structure	Indemnity with deduction for depreciation					
4	Interests Insured	Home, content , Business of insured					
5	Sum Insured / Motor Insured Declared Value Scope	List the main Sums/ Limits insured per Coverage/ Coverage Section <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 50%;">Name of section</th> <th style="width: 50%;">Limit Insured</th> </tr> </thead> <tbody> <tr> <td>Fire</td> <td></td> </tr> </tbody> </table>	Name of section	Limit Insured	Fire		
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Fire							
6	Policy Coverage	<p>We cover physical loss or damage, or destruction caused to the Insured Property by Fire and below 13 optional perils.</p> <ol style="list-style-type: none"> 1. Lightning 2. Explosion or Implosion 3. Aircraft Damage 4. Riot, Strike and Malicious Damage 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation 6. Impact Damage by external physical object 7. Subsidence and Landslide including Rockslide 8. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes 9. Missile testing operations 10. Leakage from Automatic Sprinkler Installations 11. Bush fire, Forest fire, Jungle fire 12. Sabotage and Terrorism Damage 13. Earthquake, Volcanic eruption, or other convulsions of nature 					

7	Add-on Cover	S. No.	Add-on
		1	Architects, Surveyors And Consulting Engineer's Fee (Excess of 3% Of The Claim Amount) UIN: IRDAN132RPPR0084V01202425/A0085V01202425
		2	Removal Of Debris Clause (Excess of 1% Of The Claim Amount) IRDAN132RPPR0084V01202425/A0086V01202425 UIN:
		3	Deterioration Of Stocks In Cold Storage Premises Due To Change In Temperature Arising Out Of Loss Or Damage To The Cold Storage Machinery(ies) In The Insured's Premises Due To Operation Of Insured Peril UIN: IRDAN132RPPR0084V01202425/A0087V01202425
		4	Deterioration Of Stocks In Cold Storage Premises Due To Accidental Power Failure Consequent To Damage At The Premises Of Power Station Due To An Insured Peril (Accidental Power Failure) UIN: IRDAN132RPPR0084V01202425/A0088V01202425
		5	Impact Damage Due To Insured's Own Rail/ Road Vehicles, Fork Lifts, Cranes, Stackers And The Like And Articles Dropped There From. UIN: IRDAN132RPPR0084V01202425/A0089V01202425
		6	Spontaneous Combustion Clause UIN: IRDAN132RPPR0084V01202425/A0090V01202425
		7	Omission To Extensions Insure Additions, Alterations Or Extensions UIN: IRDAN132RPPR0084V01202425/A0091V01202425
		8	Spoilage Material Damage Cover UIN: IRDAN132RPPR0084V01202425/A0092V01202425
		9	Leakage And Contamination Cover UIN: IRDAN132RPPR0084V01202425/A0093V01202425
		10	Temporary Removal Of Stocks Clause UIN: IRDAN132RPPR0084V01202425/A0094V01202425
		11	Loss Of Rent UIN: IRDAN132RPPR0084V01202425/A0095V01202425
		12	Insurance Of Additional Expenses Of Rent For An Alternative Accommodation UIN: IRDAN132RPPR0084V01202425/A0096V01202425
		13	Start Up Expenses Clause UIN: IRDAN132RPPR0084V01202425/A0097V01202425
		14	Escalation Clause UIN: IRDAN132RPPR0084V01202425/A0098V01202425
		15	Floater Clause UIN: IRDAN132RPPR0084V01202425/A0099V01202425
		16	Burglary Cover (with-in 7 days of fire) UIN: IRDAN132RPPR0084V01202425/A0100V01202425
		17	Protection and Preservation of Property UIN: IRDAN132RPPR0084V01202425/A0101V01202425
		18	Landscaping Including Lawns, Plants, Shrubs or Trees UIN: IRDAN132RPPR0084V01202425/A0102V01202425
		19	EMI Cover UIN: IRDAN132RPPR0084V01202425/A0103V01202425
		20	Utility Expense Cover UIN: IRDAN132RPPR0084V01202425/A0104V01202425
		21	Involuntary Betterment UIN: IRDAN132RPPR0084V01202425/A0105V01202425
		22	Smoke Damage UIN: IRDAN132RPPR0084V01202425/A0106V01202425
		23	Personal Accident Cover UIN: IRDAN132RPPR0084V01202425/A0106V01202425

8	Loss Participation	Deductible - << >>	Deductible
9	Exclusions	<ol style="list-style-type: none"> 1. Excess: As mentioned in Policy schedule 2. 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. 3. Loss, destruction or damage directly or indirectly caused to the property insured by 4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding 5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10,000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents, of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy. 6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature. 7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up. 8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any perils covered. 11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious Damage cover. 12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature. 13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for 	General Exceptions

		repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.	
10.	Special Conditions and Warranties (if any)	As per the Schedule	
11.	Admissibility of Claim	<ul style="list-style-type: none"> • Mention the broad principle of admissibility / denial of claims [Example: Reporting of loss occurrence; Duty of care & loss minimization; Exclusion of Willful Negligence] • Include a sample claim calculation process for retail products 	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • For registration of your Motor claim call us at 18605003333, 1800220233 (toll-free) or SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) • Submit completely filled Claim Form at the nearest Future Generali's Office • Web: https://general.futuregenerali.in • E-mail: fgcare@futuregenerali.in • Customer Service: 1800-220-233 1860-500-3333 022-67837800 • Turn Around Time (TAT) for claims settlement <p>Escalation Matrix when TAT is not satisfied</p>	
13.	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"> • You can directly contact our Grievance Redressal Officer at our Head office. • You can email to : fggro@futuregenerali.in or call at: 7900197777 • You can write directly to our Grievance Redressal Cell at our Head office: Grievance Redressal Cell, Future Generali India Insurance Company Ltd. Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2, Off Eastern Express Highway Behind TCS, Thane West – 400607. • Bima Bharosa Portal • Ombudsman 	
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>(Disclosure of other material information during the policy period.) <i>Insurer to specify the material information</i></p>	

Declaration by the Policyholder.

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

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.