

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	Future Warranty Insurance	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0002V01201213	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Electrical / Electronic / Mechanical Products and any other Product that being used for domestic use only by the Insured	NA										
5	Sum Insured	<<INR XXX>>	NA										
6	Policy Coverage	This policy provides cover for Manufacturer's Warranty and Extended Warranty which commences on expiration of Manufacturer's Original Warranty for white goods only.	Coverage Clause										
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<INR XXX>> Illustration <table border="1" style="margin-left: 20px; border-collapse: collapse; width: 80%;"> <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	1. Costs implicitly or explicitly covered by any manufacturers, suppliers or repairers guarantee or warranty. 2. Non-operating and cosmetic damage to the Product, such as damage to paintwork, Product finish, dents or scratches. 3. Accessories used in or with the Product unless covered under a separable warranty policy – (for eg. Computer software, modem, scanner, printer and charger) 4. Replacement of any consumable item or accessory – These include but are not limited to plugs, fuses, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes or software and add-on options incorporated in a Product.	Exclusion Clause										

		<ol style="list-style-type: none"> 5. Normal wear and tear of items not integral to the functioning of the Product - Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling. 6. Coverage will not under any circumstances, extend to any loss or injury to a person or loss or damage to property or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limiting to losses incurred due to any delay in rendering service related to this policy and loss of use during the period that the Product is at an authorized repairer and/or while awaiting parts. 7. Damage caused by unauthorized repair, theft, burglary and accident including earthquake, storm and or hurricane, abuse, misuse, sand, dust, water, negligence, fire, flood, lightning, malicious damage, impact, corrosion, battery leakage, acts of God, animal or insect infestation or intrusion. 8. Damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current. 9. Cost of removal or re-installation of the Product. 10. Reception or transmission problems resulting from external causes. 11. Problems or defects not covered under the original Manufacturers Warranty / Guarantee. 12. Batteries, internal or external to the Product. 13. Breakdowns caused by computer virus or realignments to Products. 14. Recalls or modifications to the Product. 15. Failure to follow the manufacturer's instructions. 16. Costs arising from incorrect installation, modification or maintenance. 17. Costs if no fault is found with the Product. 18. Costs arising from being unable to use the Product or from damage which results from the Breakdown of the Product. 19. Damage / failure caused before or during Product delivery. 20. Use of batteries, charger and / or accessories not approved by the manufacturer, incorrect electrical leads or connection. 21. The cost of repairing, restoring or reconfiguring computer software. 22. Any consequential or incidental damages arising from the use or loss of use of the Product, Your & the Customers statutory rights are unaffected. 23. If the product is sold by original buyer to other party. 24. If the product is moved out of the country of purchase, it will not be covered by this policy. 	
10	Special Conditions and warranties (if any)	<< Any Special Conditions and Warranties >>	NA
11	Admissibility of Claim	<ol style="list-style-type: none"> 1. Broad principle of Admissibility or Denial of claim <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. 	NA

2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)

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%

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Policy Servicing – Claim Intimation and Processing

- 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 –
Branch Manager
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>>>

NA

		<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. • Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="461 781 1369 1329"> <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> • 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.	
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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 	NA												

		<ul style="list-style-type: none">• Security measures• Risk occupancy• Case specific material facts or risk details	
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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.