

FUTURE WARRANTY INSURANCE PROSPECTUS

What does the policy cover?

This Policy covers Electrical / Electronics/ Mechanical Products and any other Product that we include from time to time and mentioned in the policy schedule.

What does the policy not cover?

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.
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 Manufacturer's 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

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Future Warranty Insurance** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Future Warranty Insurance** from Our branch or from Our website <https://general.futuregenerali.in/> . For any legal interpretation, policy document will hold.

Note: Insurer to mention details of website.

Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer

2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI’s Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

About Our Company

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 190 year old global insurance group featuring among the world’s 60 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

*As per Fortune Global 500 Ranking (2017)

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

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