

## **JEWELLERS BLOCK INSURANCE POLICY WORDINGS**

Whereas the Insured has made to Future Generali India Insurance Company Ltd (hereinafter called the “Company”), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured in excess of the amount of the Deductible and subject always to the Sum Insured against such loss as is herein provided.

### **PROPERTY INSURED**

Stock and stock in trade consisting of Jewellery, Gold or Silver Ornaments, Plates made of gold, silver or studded with precious stones, Pearls and Diamonds and Precious Stones, precious metals/articles of any sort or kind whatsoever, cash and currency notes and Certificate of Diamonds / or other merchandise and materials usual to the conduct of the Insured's business, belonging to and /or held in trust or on commission for which the insured is responsible.

### **SCOPE OF COVER**

#### **SECTION - I: STOCK IN PREMISES**

This section insures against all risks of direct physical loss of or damage to property insured under below items:

- (i) Stock and Stock in Trade on Premises
- (ii) Stock and Stock in Trade kept outside of Locked Safe/Strong Room anywhere in the Insured Premises after business hours.
- (iii) Cash and Currency Notes on Premises & Certificate of Diamonds
- (iv) Stock and Stock in Trade in Vaults, Safes and Bank Lockers outside Insured Premises

The Company shall pay up to the limits specified under Section - I of the schedule whilst Property Insured is contained in the premises where the insured's business is carried on or at other premises where the insured property is deposited as specified in the schedule subject to the definitions, limitations, exclusions, terms, conditions and warranties attached herewith.

#### **SECTION - II: PROPERTY INSURED INCLUDING CASH & CURRENCY NOTES WHILST IN CUSTODY OF SPECIFIED PERSONS**

This policy section insures against all risks of direct physical loss of or damage to property insured under below items:

- (i) Property insured whilst in the “Close Personal Custody and Control” of Director(s), Employee(s), Partner(s), Duly Constituted Attorney(s) and Consultant(s) and such other authorized persons of the Insured.
- (ii) Property insured whilst in the “Close Personal Custody and Control” of Cutter(s), Broker(s), Agent(s), Gold smith(s), Dealer(s), Client(s), Job worker(s), Contractor(s), Sub-Contractor(s) and other such entities including the employee(s) of the above, whether or not in regular employment of the Insured.
- (iii) Cash, Currency Notes and Certificate of Diamonds in Transit in the custody of each / any Director(s), Employees including Contract Employee(s), Partner(s), Duly Constituted Attorney(s) and authorized person (s) of the insured whilst in transit to Bank & Vice Versa & Collection/Deliveries including all Insured Premises

The Company shall pay up to the limits specified under Section – II of the schedule and Property Insured is carried, conveyed/distributed outside the specified premises for purpose of insured's business subject to the definitions, limitations, exclusions, terms, conditions and warranties attached herewith.

#### **SECTION – III: PROPERTY INSURED EXCLUDING CASH & CURRENCY NOTES WHILST IN TRANSIT WITHIN INDIA**

This section insures against all risks of direct physical loss of or damage to Property Insured whilst in transit as specified under below items:

- (i) Registered parcel post

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- (ii) Airfreight
- (iii) Angadia
- (iv) Couriers / Logistics Service Providers/ their Affiliates

The Company shall pay up to the limits specified under Section III of the schedule for Property Insured excluding Cash & Currency Notes in Transit within India subject to the definitions, limitations, exclusions, terms, conditions and warranties attached herewith.

### **SECTION – IV: INFIDELITY COVERAGE**

This section insures against financial loss due to loss of Property Insured up to amount specified in the schedule resulting directly from one or more fraudulent or dishonest acts committed by a salaried employees of the Insured acting alone or in collusion with others subject to such fraudulent acts being committed during the policy period as specified in the schedule and are discovered during the policy period or not later than 6 months following the termination of this policy.

### **SECTION - V: EXHIBITION RISK**

This section insures against all risks of direct physical loss of or damage to Property Insured whilst in transit, from any Insured Premises to the exhibition site and vice versa. This section also covers Property Insured during display and overnight storage at the exhibition site including privately organized, within India or abroad as mentioned in the Policy Schedule, subject to the definitions, limitations, exclusions, terms, conditions and warranties attached herewith.

### **SECTION – VI: OTHER PROPERTY OF THE INSURED**

This section insures against direct physical loss of or damage to the office furniture, fixtures, fittings, Machinery and Plate Glasses, provided the property of the insured is being used in connection with the insured's business whilst contained in the premises including loss or damage in respect of Tenants' improvements and betterments and/or Neon Signs, where the insured's business is carried on by Fire, Explosion, Lightning, Riot, Strike, Malicious Damage, Flood, Cyclone, Tempest, Earthquake, Burglary, Housebreaking, Theft, Robbery and Hold-up risks.

### **GENERAL WARRANTIES**

1. It is warranted that where it is declared by the insured in the written proposal and declaration that the insured premises containing the property insured is fitted with a burglar alarm system or are secured by own / common watchman or protected by armed guards is abided by below condition throughout the policy period.
  - a. The burglar alarm system shall be maintained in good order throughout the currency of this Insurance under a maintenance contract with the installing company or other approved security company.
  - b. Such protections and/or safe guards which may be referred to in the written proposal and declarations as being in force shall not be withdrawn or varied to the detriment of the interest of the Insurer without their consent and immediate advice shall be given to Insurer of any notice of withdrawal of such protection.
2. Warranted that all stock whilst at the premises specified in the schedule shall be secured in locked burglar proof safe at night and at all times out of their business hours.
3. Warranted that if stock with any one person specified under section - II of the schedule exceeds Rs. 5 Lacs, it shall be secured under any in-built locker of a steel cupboard and if the amount of stock exceeds Rs. 10 lacs, it shall be secured in a safe of standard make after business hours at all times.

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### GENERAL EXCLUSIONS

The company shall not be liable in respect of

1. First Rs. 10,000/- of each and every claim or otherwise as specifically mentioned on policy schedule.
2. Loss of and/or damage to the property insured which may be sustained whilst the same is being actually worked upon, including but not limited to diamond/stone processing, process of cleaning, repairing or restoring and directly resulting there from unless specifically stated in the policy / endorsements thereto.
3. Property missing at stock taking in respect of which no claim has been previously notified unless the loss proved by the insured to be due to peril covered by the policy.
4. Loss of and/or damage to the property hereby insured whilst the same is being worn or used by the insured or any principal director or partner or employees of the insured, or their wives, members of their families, relatives or friends or whilst in their custody.
5. Loss of and/or damage to the property hereby insured whilst at any Public / Private Exhibition whether promoted or financially assisted by any Public Authority or by Trade Association or otherwise. This exclusion will not be applicable if coverage under Section – V: Exhibition Risk is opted by the insured and agreed by the Company.
6. Theft or disappearance of property or currency from vehicle of any description.
7. Loss or damage caused by or arising from depreciation, gradual deterioration, inherent vice, extremes of temperature, wear & tear, moth, vermin and mildew.
8. Loss or damage to any item of glass crockery, porcelain chinaware and other articles of brittle or fragile nature unless such loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is being conveyed.
9. Loss or damage occasioned by theft or dishonesty or any attempt there of committed by or where such loss or damage has been expedited or in any way sustained or brought about by: -
  - a. Any customer or broker or broker's customer, angadias or cutters or goldsmith in respect of the property hereby insured entrusted to them by the insured, his or their servants or agents.
  - b. the insured's family members or directors
  - c. Employees of the insured. This exclusion will not be applicable if coverage under Section IV- Infidelity Coverage is opted by the insured and agreed by the Company.
10.
  - a. Loss or damage occurring whilst in transit in India to ultimate destination outside the Geographical area stated in the Schedule or vice versa for the purpose of exports / imports.
  - b. Loss or damage to property hereby Insured intended for export from the time such property leaves the insured's premises in the ordinary course of processing for transit and during transit for delivery to customs or carrier or post office.
  - c. Loss or damage to property insured imported whilst in transit from the time delivery is taken from the post office or the carrier or customs as the case may be until delivered at the insured's premises.
11. Loss or damage arising from detention, confiscation, nationalization, requisition, occupation or willful destruction by or under the order of the government or any public or local authority.

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12. Any loss following use of the key to the safe or any duplicate thereof belonging to the insured unless such key or duplicate key has been obtained by threat or by violence.
13. All keys and duplicate keys capable of operating the alarm (if any) and all keys and duplicate keys of safes and strong rooms are removed from the premises when the said premises are left unattended.
14. Loss or damage to property insured whilst in window display at night or whilst kept out of safe after business hours unless it is covered under Section V-Exhibition Risk.
15. Any consequential loss or damages including delay.
16. Loss or damage occasioned by or through or in consequence, directly or indirectly of any of the following occurrences:
  - a) Subterranean fire or atmospheric disturbances.
  - b) War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law.
  - c) Loss or damage caused by any act of Terrorism unless specifically insured.

### 17. Terrorism Damage Exclusion

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. 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. 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.

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.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

18. Losses as a consequence of mysterious disappearances are excluded.
19. Radioactive Contamination and Explosive Nuclear Assemblies  
Exclusion Clause
  - a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
  - b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission.
20. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

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21. **Kimberley Process Exclusion Clause:** This insurance excludes any loss, damage, cost or expense of whatsoever nature directly or indirectly arising from confiscation or seizure as a result of noncompliance with, or any breach of the requirements of the Kimberley Process Certification Scheme.

The Kimberley Process Certification Scheme is a joint initiative of the various governments, international diamond industry and civil society to stem the flow of conflict diamonds - rough diamonds that are used by rebel movements to finance wars against legitimate governments.

22. Loss of or damage to Computer System Records.

### **CLAIMS PROCEDURE**

The Company shall not be liable to pay any claim hereunder unless the insured complies with the following conditions:-

1. In the event of any happening or circumstance which could give rise to a claim under this Insurance, the insured shall:

- 1.1. As a matter of urgency give notice to Future Generali India Insurance Company Limited within 48 hrs of happening of insured peril.
- 1.2. Confirm the facts in writing as soon as possible, with all information that is available.
- 1.3. Make no admission of liability without the prior written consent of the Company,
- 1.4. Take all steps to minimise or avoid any loss hereunder,
- 1.5. Provide the Company or their appointed representatives with:
  - 1.5.1. all necessary assistance in a timely manner,
  - 1.5.2. all information required,
  - 1.5.3. all documentation and records necessary to establish and assess indemnity hereunder and copies or extracts as may be required;
- 1.6. Forward immediately to the Company or their representatives any letter, writ or other document received in connection with any claim made under this Insurance.

2. As often as may be reasonably required submit to examination under oath on all matters connected with a claim, by any person named by the Company at such reasonable time and place as may be designated by the Company's or their representatives. So far as is in their power the Insured shall cause their employees and all other persons interested in the Insured Event(s) to comply with the foregoing. No such examination under oath or examination of books or documents, nor any other act of the Company's or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Company might otherwise have. All such examinations and acts shall be deemed to have been made or done without prejudice to the Company's liability.
3. As soon as is practicable render a signed and sworn proof of loss to the Company or their representative to substantiate the occurrence, nature, cause and amount of loss claimed under this Insurance.
4. Allow the Company the right, if they so wish, to:
  - 4.1. Take such steps as they deem necessary to prevent, mitigate or minimise a loss,
  - 4.2. Take over and conduct the defence or settlement of claims made against the insured that are covered by this Insurance,
  - 4.3. Pursue all rights or remedies available to the insured whether or not payment has been made hereunder.

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### GENERAL CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.

1. **Renewal**

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder, unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.

2. **Reasonable Care**

The insured shall take all reasonable precautions for the safety of the property as regards selection and supervision of employees securing all doors and windows and other means of entrance or exit otherwise and shall not withdraw or vary the protection and or safeguards as are referred to in the proposal form to the detriment of the interest of the Company without its consent.

3. **Record Keeping**

The insured shall maintain and keep detailed records of all sales, purchases, and other transactions including entrustments, and that such records shall be available for inspection by the Company or their representatives in case of a claim being made under this policy.

4. **Personal Conveyance Clause**

This Insurance only covers the property insured in transit when in the “close personal custody and control” of an individual designated in this Insurance and subject to the individual limitations if any as specified in the schedule attached. For the purposes of this clause “close personal custody and control” means that the property insured shall be held by, or attached to, or within sight and not more than arm’s length reach of the designated individual at all times whilst in transit, subject to the Hotel/ Motel Clause. A negligent or voluntary relinquishment of “close personal custody and control”, over the property insured by the designated individual will not constitute a loss for the purposes of recovery hereunder, and will result in an immediate cessation of coverage, subject to the Hotel/ Motel Clause. Losses due to the infidelity of the designated individual are excluded from this policy.

5. **Hotel/ Motel Clause**

In respect of stay risks, this Insurance only covers the property insured when in the hand or sight of the Assured and/ or Assureds’ Employee(s) and/ or Representative(s) or when deposited in either bank safe deposit vault or in the safe of a Hotel or Motel and/ or whilst in custody of customs. For the purpose of this clause coverage in respect of a safe in a Hotel/ Motel room will be operative only when the room is occupied or the insured property is contained in a safe and/or vault.

This insurance excludes loss of or damage to the insured property from unattended Hotel/ Motel rooms.

6. It is agreed and understood between parties that whenever the Insured and/ or his representatives take any insured goods home, these goods have to remain under the personal and permanent supervision of an adult person at all times, unless locked in a safe at private dwelling house.

7. The Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non- disclosure of any material in particular.

8. No claim shall be recoverable hereunder if any change shall be made in the premises or in the conditions of the risk as existing at the time of the acceptance unless the Company shall be endorsing hereon, declare insurance to be continued.

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9. The Company shall in no case be bound to accept any notice of any transfer of interest arising hereunder and nothing hereunder contained shall give any right against the Company to any person other than the insured excepting to the transferee approved by the Company.
10. The Insured upon becoming aware of any Loss in respect of which a claim is or may be made shall take all practicable steps to trace and recover any property and in the event of theft or damage (direct or indirect) to discover the person by whom the property was stolen or damaged and to prosecute and obtain the conviction of such person for the offence and trace and recover any property stolen.
11. The Company may at any time cancel the Policy on grounds of misrepresentation, non-disclosure of material facts, fraud, non-cooperation by the insured, by sending fifteen days' notice in writing to the insured at his last known address in which case the Company shall be liable to repay on demand a proportion/ pro-rata portion of the premium corresponding to the unexpired period of insurance from the date of the cancellation.

This policy may be cancelled by the insured at any time by giving fifteen days' notice in writing to the Company and in such event the Company shall allow refund of premium at Company's short period premium calculation as given below, from the date of the cancellation

**Short Period Scale is as follows mentions premium to be charged:**

<b>For a period not exceeding</b>	<b>Premium to be charged</b>
15 days	10% of the Annual rate
1 month	15% of the Annual rate
2 months	30% of the Annual rate
3 months	40% of the Annual rate
4 months	50% of the Annual rate
5 months	60% of the Annual rate
6 months	70% of the Annual rate
7 months	75% of the Annual rate
8 months	80% of the Annual rate
9 months	85% of the Annual rate
More than 9 months	The full Annual rate

12. If the claim be fraudulent or if any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy or if any destruction or damage be occasioned by the willful act of with the convenience of the Insured all benefits under this Policy shall be forfeited.
13. The Insured shall use due diligence and do and concur in doing all efforts reasonably practicable to avoid or diminish any loss under this Policy.
14. The Company shall not be liable to make any payment under this Policy in respect of any loss or damage if discovery thereof be not made within 60 days of the happening of the same except in respect of sections where the discovery period has been specifically amended.
15. In case of any loss or damage of any kind whatsoever, it shall be lawful for the Insured, or Insured's factors, servants or assignees to make all efforts for the defense, safeguard and recovery of the aforesaid subject matter of this insurance or any part thereof without prejudice to this insurance or waiver of the Insured's rights hereunder.
16. Upon the happening of any event giving rise to or likely to give rise to a claim under this Policy coming to the knowledge of the Insured.

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- a. The Insured shall give notice to the Police and the Company within 24 hours of discovery of the event and take all practicable steps to discover the guilty person or persons and to recover the property lost or stolen and to prosecute and obtain conviction of such person or persons for the offence.
  - b. The Insured shall deliver to the Company within 14 days from the date on which the event shall have come to his knowledge a detailed statement in writing of the loss or damage with an estimate of the actual value of such articles lost and the amount of the damage sustained.
  - c. The Insured shall permit the authorized representatives of the Company to examine the premises and shall furnish all explanations, voucher, proof of ownership and other evidence to substantiate the claim and the Company may if deemed necessary require corroborative evidence of the statements of the Insured or of any member of his family of his employees in support of any claim.
17. The Company at any time before the payment of a claim and notwithstanding that an offer of settlement has been made instead of paying the amount of the loss or damage in respect of any property may make it good by reinstating or replacing any of the property lost or damaged or such items or parts thereof as the Company may think fit and paying the amount of the loss or damage in respect of the residue of such property, provided that if the Company elect to replace any property the Company in making good the loss or damage shall not be bound to replace or reinstate such property exactly and completely but only to do so substantially as nearly as circumstances permit and in a reasonably sufficient manner, in case where any of the property is insured elsewhere the Company may join with any other Insurance Company or Insurers in replacing or reinstating the same.
18. **Condition of Average**
- If the property covered under Section – I: Stocks in Premises & Section – VI: Other Property of the Insured, hereby insured shall at the time of any Claim be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item insured hereunder shall be separately subject to this condition.
19. **Contribution**
- If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage, the Company shall not be liable for more than its rateable proportion of such loss or damage.
20. **Subrogation**
- The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose or enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
21. **Basis of Valuation**
- Unless otherwise agreed and recorded on the policy schedule, the basis of valuation for the purpose of this insurance in respect of Section-I: Stock in Premises, Section-II: Property Insured including Cash & Currency Notes whilst in custody of Specified Persons, Section-III: Property Insured excluding Cash & Currency Notes whilst in Transit within India & Section-V: Exhibition Risk shall be insured's cost plus ten percent thereof towards labour & other administrative expenses. The basis of valuation in respect of Section-VI: Other Property of the Insured shall be the reinstatement value.

22. **Restoration of Sum Insured**

At all times during the period of insurance of this Policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata



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premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.

23. In the event of the insured being aggrieved by

- a. Any partial or total repudiation of claims by an insurer
- b. Any dispute in regard to premium paid or payable in terms of the policy
- c. Any dispute on the legal construction of policies in so far as such disputes relate to claims
- d. Delay in settlement of claims
- e. Non-issue of any insurance document to customers after receipt of premium

Insured may, wherever permissible subject to provisions of Redressal of Public Grievances Rules, 1998, approach the Insurance Ombudsman having jurisdiction for appropriate relief.

### 24. **Pair And Set Clause**

In the event of loss or damage to any article forming part of pair or set the Company shall pay the value of the particular part or parts without reference to any special value of the part or parts forming part of a pair or set but in any event Company's liability shall not exceed the proportionate part of the sum insured in respect of the pair or set.

25. Jurisdiction for the policy is India.

26. Territory means Indian territory, unless otherwise specified in the Policy Schedule.

### 27. **Due Observance**

The due observance and fulfilment of the terms provisions and conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

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### REDRESSAL OF GRIEVANCE

In case of any grievance the insured person may contact the company through

Website: <https://general.futuregenerali.in/> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800

Email: [Fgcare@futuregenerali.in](mailto:Fgcare@futuregenerali.in)

Courier: 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

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in) or call at: 7900197777

For updated details of grievance officer, kindly refer the link <https://general.futuregenerali.in/customer-service/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

# GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,

At Future Generali, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.

We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

## What is a grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- ▶ Explanation: An inquiry/ query or request does not fall within the definition of the 'complaint' or 'grievance'.
- ▶ Complainant means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel.

**We are always here for your help. You may use any of the following channels to reach us-**

Helpline	Website	Email	Branch GRO	Complaint form
Call us on 1800 220 233/ 1860 500 3333/ 022-67837800	<a href="#">Click here</a> to know more	Write to us at <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a>	<a href="#">Click here</a> to know your nearest branch.	<a href="#">Click here</a> to raise a complaint

## By when will my grievance be resolved?

- ▶ You will receive grievance acknowledgement from us within 3 business days for your complaint.
- ▶ Final resolution will be shared with you within 2 weeks of receiving your complaint.
- ▶ Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

## How do I escalate my complaint if I don't receive a response on time?

- ▶ You may write to our Grievance Redressal Office at [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in)
- ▶ You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address-

**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

# GRIEVANCE REDRESSAL PROCEDURE

## What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)-

- ▶ Call toll-free number **155255**
- ▶ **Click here** to register complaint online

## Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel ([care.assure@futuregenerali.in](mailto:care.assure@futuregenerali.in)) as complaints for faster attention or speedy disposal of grievance, if any.

## Insurance Ombudsman:

If you are still dissatisfied with the resolution provided, you may opt to approach the Office of the Insurance Ombudsman, provided the same is under their purview.

**Click here** to know the guidelines for taking up a complaint with the Insurance Ombudsman.

In case you wish to send your complaint to insurance ombudsman.

**Click here** to access the list of insurance ombudsman offices.