

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	Marine insurance - Cargo	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0013V01200708	NA										
3	Structure	Indemnity											
4	Interests Insured	Type of cargo, nature of transit and the risks covered i.e. Whether restricted cover or wider cover.	NA										
5	Sum Insured / Motor Insured Declared Value Scope	<<< INR XXXX >>>	NA										
6	Policy Coverage	<<<As per Schedule>>>	NA										
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<<INR XX>>> Illustration <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 60%;">Description</th> <th style="width: 40%;">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	<<<As per Schedule>>>	NA										
10	Special Conditions and warranties (if any)	<< Any other from policy schedule >>	NA										

11	Admissibility of Claim	<ul style="list-style-type: none"> • 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. • sample claim calculation process for this product. <table border="1" data-bbox="376 604 1289 1318"> <thead> <tr> <th>Description</th> <th>Amount (in Rs)</th> </tr> </thead> <tbody> <tr> <td>Gross Loss Assessed</td> <td>1,00,000</td> </tr> <tr> <td>Add - Basis of valuation, if any. For eg(+10%)</td> <td>10000</td> </tr> <tr> <td>Less - Depreciation, applicable only for container damage</td> <td>0</td> </tr> <tr> <td>Less - Salvage, if any</td> <td>5000</td> </tr> <tr> <td>Gross Loss</td> <td>1,05,000</td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>21000</td> </tr> <tr> <td>Gross Assessed Loss</td> <td>84,000</td> </tr> <tr> <td>Less: Excess, if applicable</td> <td>4000</td> </tr> <tr> <td>Net Loss Payable</td> <td>80,000</td> </tr> </tbody> </table> <p>Calculation of Under Insurance -</p> <table border="1" data-bbox="376 1415 1289 1753"> <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>	Description	Amount (in Rs)	Gross Loss Assessed	1,00,000	Add - Basis of valuation, if any. For eg(+10%)	10000	Less - Depreciation, applicable only for container damage	0	Less - Salvage, if any	5000	Gross Loss	1,05,000	Less: Under Insurance*, if applicable 20%	21000	Gross Assessed Loss	84,000	Less: Excess, if applicable	4000	Net Loss Payable	80,000	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%	NA
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12	Policy Servicing – Claim Intimation	<ul style="list-style-type: none"> • 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 – 	NA																														

and
Processing

<<< 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 >>>

- Details of procedure to be followed for reimbursement of claim
 - 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**

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"> • 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"> • Cargo description • Packing description • Past loss history • Voyage to be insured • Value of per bottom limit, per sending limit, annual estimated sum insured etc. 	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.