

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	Money Insurance	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0014V02200708	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Insured's business money in transit, money in safe and money kept in cashier's till	NA										
5	Sum Insured	<<INR XXX>>	NA										
6	Policy Coverage	The Company covers loss of money in transit, in safe or whilst lying in cashier's till.	Clause 1										
7	Add-on Cover / Optional Cover	<<<< <table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th style="text-align: center;">Sl. No.</th> <th style="text-align: center;">Add-on / Optional Cover</th> <th style="text-align: center;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>RIOT AND STRIKE</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">2.</td> <td>INFIDELITY OF CASH CARRYING EMPLOYEES</td> <td style="text-align: center;"><<INR XXX>></td> </tr> </tbody> </table> >>>> <p style="text-align: center;">Disclaimer: Only opted covers reflect here.</p>	Sl. No.	Add-on / Optional Cover	Sum Insured	1.	RIOT AND STRIKE	<<INR XXX>>	2.	INFIDELITY OF CASH CARRYING EMPLOYEES	<<INR XXX>>	Clause 3	
Sl. No.	Add-on / Optional Cover	Sum Insured											
1.	RIOT AND STRIKE	<<INR XXX>>											
2.	INFIDELITY OF CASH CARRYING EMPLOYEES	<<INR XXX>>											
8	Loss Participation	<<INR XX>> Illustration <table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th style="text-align: center;">Description</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td style="text-align: right;">INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td style="text-align: right;">INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td style="text-align: right; vertical-align: middle;">INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td style="text-align: right;">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
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												
9	Exclusions	Save as expressly stated to the contrary, no indemnity is available under this Policy for any Claim arising out of, based upon or howsoever connected to the following. 1. Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise and any other legal liability of any kind. 2. Loss of Money carried by anyone other than the Insured or an Authorized Employee.	Clause 4										

		<ol style="list-style-type: none"> 3. Loss of Money where the Insured or his Authorized Employee is or is alleged to be involved as a principal or accessory or is alleged to be in anyway concerned or implicated. 4. Loss of Money in the Insured Premises where such Money is stored other than in a Safe or Strong Room, after business hours. 5. Money carried under contract of affreightment. 6. Loss of money from an unattended vehicle. 7. Loss of money from a Safe or Strong Room following the use of a key belonging to the Insured and/or combination and/or code to gain access, unless this has been obtained by threat or violence against Employees. 8. Loss or damage whether direct or indirect arising from war (whether war be declared or not), war-like operations, act of foreign enemy, hostilities, civil war, rebellion, insurrections, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority, riot, strike or any terrorist activity. 9. Loss caused by any earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances. 10. Loss or damage due to ionising radiation or contamination by the radioactivity substance from any nuclear fuel shall or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel. 11. Loss or damage due to the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 12. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased. 13. Any loss of or damage to any property, whether belonging to the Insured, an Employee or any third party. 14. Any personal or bodily or mental injury or suffering of any description. In any action suit or other proceeding where the Company alleges that by reason of any Exclusion any Claim is not covered by this Policy, the burden of proving that such Claim is covered shall be upon the Insured. 15. Policy 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. 	
10	Special Conditions and warranties (if any)	<<<Any special conditions or 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%

12

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="467 781 1373 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.	
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.													
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	
--	--	---	--

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.