

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	Standard Fire & Special Peril Policy	NA																										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0002V01200708	NA																										
3	Structure	Indemnity	NA																										
4	Interests Insured	Insured Business Premises	NA																										
5	Sum Insured	<<< INR XXX >>>	NA																										
6	Policy Coverage	<<<< <table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th style="width: 10%;">Sl.No.</th> <th style="width: 90%;">Coverage</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1.</td><td>Fire</td></tr> <tr><td style="text-align: center;">2.</td><td>Lightning</td></tr> <tr><td style="text-align: center;">3.</td><td>Explosion / Implosion</td></tr> <tr><td style="text-align: center;">4.</td><td>Aircraft Damage</td></tr> <tr><td style="text-align: center;">5.</td><td>Riot, Strike, Malicious Damages</td></tr> <tr><td style="text-align: center;">6.</td><td>Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood, Inundation</td></tr> <tr><td style="text-align: center;">7.</td><td>Impact damage</td></tr> <tr><td style="text-align: center;">8.</td><td>Subsidence, Landslide and Rockslide</td></tr> <tr><td style="text-align: center;">9.</td><td>Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</td></tr> <tr><td style="text-align: center;">10.</td><td>Missile Testing operations</td></tr> <tr><td style="text-align: center;">11.</td><td>Leakage from Automatic Sprinkler Installations</td></tr> <tr><td style="text-align: center;">12.</td><td>Bush Fire</td></tr> </tbody> </table> >>>> <p style="text-align: center;"><u>Disclaimer: Only Opted Covers reflect here</u></p>	Sl.No.	Coverage	1.	Fire	2.	Lightning	3.	Explosion / Implosion	4.	Aircraft Damage	5.	Riot, Strike, Malicious Damages	6.	Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood, Inundation	7.	Impact damage	8.	Subsidence, Landslide and Rockslide	9.	Bursting and/or overflowing of Water Tanks, Apparatus and Pipes	10.	Missile Testing operations	11.	Leakage from Automatic Sprinkler Installations	12.	Bush Fire	NA
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5.	Appraisalment Clause	IRDAN132RP0002V01200708/A0001V 01201718	<< INR XXX >>
6.	Automatic holder cover	IRDAN132RP0002V01200708/A0004V 01201617	<< INR XXX >>
7.	Boiler and Machinery Coverage Endorsement	IRDAN132RP0002V01200708/A0005V 01201617	<< INR XXX >>
8.	Capital Addition Clause	IRDAN132RP0002V01200708/A0006V 01201617	<< INR XXX >>
9.	Claim Preparation Cost	IRDAN132RP0002V01200708/A0007V 01201617	<< INR XXX >>
10.	Cost of rewriting records clause	IRDAN132RP0002V01200708/A0008V 01201617	<< INR XXX >>
11.	Deliberate damage clause	IRDAN132RP0002V01200708/A0009V 01201617	<< INR XXX >>
12.	Electrical apparatus clause	IRDAN132RP0002V01200708/A0010V 01201617	<< INR XXX >>
13.	Employees personal property effects	IRDAN132RP0002V01200708/A0011V 01201617	<< INR XXX >>
14.	Errors and Omission	IRDAN132RP0002V01200708/A0012V 01201617	<< INR XXX >>
15.	Fire Extinguishing Expenses	IRDAN132RP0002V01200708/A0001V 01201718	<< INR XXX >>
16.	House Breaking	IRDAN132RP0002V01200708/A0013V 01201617	<< INR XXX >>
17.	Immediate Repair Clause	IRDAN132RP0002V01200708/A0001V 01201718	<< INR XXX >>
18.	Involuntary Betterment	IRDAN132RP0002V01200708/A0014V 01201617	<< INR XXX >>
19.	Keys and locks	IRDAN132RP0002V01200708/A0015V 01201617	<< INR XXX >>
20.	Loss Payee Clause	IRDAN132RP0002V01200708/A0001V 01201718	<< INR XXX >>
21.	Merger and Acquisition	IRDAN132RP0002V01200708/A0016V 01201617	<< INR XXX >>
22.	Minor works	IRDAN132RP0002V01200708/A0017V 01201617	<< INR XXX >>
23.	Multiple Insured Clause	IRDAN132RP0002V01200708/A0001V 01201718	<< INR XXX >>
24.	Non-Vitiation Clause	IRDAN132RP0002V01200708/A0001V 01201718	<< INR XXX >>

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9	Exclusions	<p>GENERAL EXCLUSIONS</p> <ol style="list-style-type: none"> 1) This Policy does not cover (not applicable to policies covering dwellings) <ol style="list-style-type: none"> a) Policies having Sum Insured up to I NR 10 crore per location – 5% of claim amount subject to a minimum of Rs 10,000/- b) Policies having Sum Insured above INR 10 crore per location up to INR 100 crore per location - 5% of claim amount subject to a minimum of INR 25,000 c) Policies having Sum Insured above INR 100 crore and up to INR 1500 crore per location-5% of claim amount subject to a minimum of INR 5 lakhs d) Policies having Sum Insured above INR 1500 crore and up to INR 2500 crore per location - 5% of claim amount subject to a minimum of INR 25 lakhs e) Policies having Sum Insured above INR 2500 crore per location - 5% of claim amount subject to a minimum of INR 50 lakhs The Excess shall apply per event per insured. 2) Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3) Loss, destruction or damage directly or indirectly caused to the property insured by 													

		<ul style="list-style-type: none"> a) Ionizing radiation's or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b) The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof 4) Loss, destruction or damage caused to the insured property by pollution or contamination excluding <ul style="list-style-type: none"> a) Loss, destruction or damage caused to the insured property by pollution or contamination excluding pollution or contamination which itself results from a peril hereby insured against b) Any peril hereby insured against which itself results from pollution or contamination 5) Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10,000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents, of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy. 6) Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature. 7) Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up. 8) Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively. 9) Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10) Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any perils covered. 11) Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious Damage cover. 12) Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature. 13) Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days. 	
10	Special Conditions and warranties (if any)	<<<Any other special condition or warranties>>>	NA

11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <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. <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p> <table border="1" data-bbox="376 655 1023 1234"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Loss Assessed</td> <td>10000</td> </tr> <tr> <td>Less: Depreciation, if applicable</td> <td>1000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>500</td> </tr> <tr> <td>Gross Loss</td> <td>8500</td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>1700</td> </tr> <tr> <td>Gross Assessed Loss</td> <td>6800</td> </tr> <tr> <td>Less: Excess, if applicable</td> <td>1000</td> </tr> <tr> <td>Net Loss Payable</td> <td>5800</td> </tr> </tbody> </table> <p>Calculation of Under Insurance -</p> <table border="1" data-bbox="376 1302 1375 1642"> <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	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	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 and Processing	<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 – <<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – <i>Branch Manager</i> 	NA																												

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

- State the brief details of Protection of Policyholder's Interest - [Policies | Future Generali](#)
- Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in

NA

	holders Protection	<ul style="list-style-type: none"> • Bima Bharosa Portal - bimabharosa.irdai.gov.in • Ombudsman - https://www.cioins.co.in/Ombudsman 	
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 • Security measures • Risk occupancy • Case specific material facts or risk details 	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.