

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number									
1	Product Name	FG Pack & Protect	NA									
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0018V01202122	NA									
3	Structure	Indemnity	Clause IV									
4	Interests Insured	Your Accompanied Personal Luggage during travel (or at any intermediate stage of the Travel). Luggage shall mean a) Your Suitcase/trunk/bag/backpack (or similar luggage carrier) of the Insured, taken on a journey, and b) The contents carried by You in a luggage carrier, but solely for the purpose of Your individual use.	Clause II									
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="text-align: center;">Sections</th> <th style="text-align: center;">Description (Make)</th> <th style="text-align: center;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">A</td> <td>Luggage (Suitcase/Trunk / Bag)</td> <td style="text-align: center;"><<xxx>></td> </tr> <tr> <td style="text-align: center;">B</td> <td>Contents (if opted for)</td> <td style="text-align: center;"><<xxx>></td> </tr> </tbody> </table> <p><u>Disclaimer:</u> Only Opted Covers reflect here</p>	Sections	Description (Make)	Sum Insured	A	Luggage (Suitcase/Trunk / Bag)	<<xxx>>	B	Contents (if opted for)	<<xxx>>	NA
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7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<p><<INR XX>></p> <p>Illustration</p> <table border="1"> <thead> <tr> <th>Description</th> <th>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	<p>The Company shall not be liable to make any payment for any claim under the Policy, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. The Deductible/Excess specified in the Schedule to be borne by the Insured for each occurrence of the Insured Event. 2. Any loss or damage occurring during Routine Travel. 3. Loss or damage caused by depreciation or wear and tear. 4. Consequential loss or legal liability of any kind or description. 5. Loss or damage due or contributed to by the insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. 6. Nuclear weapons material. 7. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons and similar other weapons of mass destruction. 8. Loss or damage due to cracking, scratching, breakage of lens or glass whether part of any equipment or otherwise, gramophone records and other articles of a brittle or fragile nature. 9. Any loss, damage, destruction of contents of the Luggage, unless accompanied by loss, damage, destruction of the luggage carrier itself, where applicable. 10. Loss or damage of any aesthetic nature such as scratches, dents, stains etc. 11. Loss or damage caused by moth, mildew, vermin, birds, bats, rodents, insects, animals or any process of cleaning, dyeing or bleaching, repairing or restoring or deterioration to which the property is subjected. 12. Loss or damage to any electrical machine, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from overrunning, excessive pressure, short circuiting, arcing, heating or leakage of electricity from whatever cause (lightning included). 13. Loss of or damage caused by mechanical or electrical derangement unless caused by external accidental means. 14. Loss destruction or damage caused by overwinding and denting or internal damage of watches and clocks. 15. Theft of luggage from any motor vehicle unless such is a fully enclosed type passenger carrying motor car with a permanent top and glass windows (not being convertible) having had all its doors, windows and other openings securely locked and properly fastened. 16. Loss or damage whilst being conveyed by any Common Carrier under contract of affreightment. 17. Loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metal, precious stones, gold and silver ornaments, travel tickets, cash, currency, cheques bank drafts negotiable instruments, works of art, artefacts, and curios. 18. Loss, destruction of articles which did not form part of the contents of any of the Luggage when the journey commenced, unless specifically declared by You in advance and accepted by the Company in writing. 19. Loss, destruction of or damage to articles of consumable and perishable nature. 20. Loss, damage or destruction caused by or arising out of the wilful act or wilful neglect or gross negligence of the Insured or his representatives. 21. Any reduction in value of an undamaged article(s) being part of a pair or 	Clause V
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		<p>set due to any special value attributable as part of such pair or set, loose articles such as sticks, straps, umbrellas, sun shades, fans, deck chairs, property in use during travel or articles or clothes whilst being worn on the person or carried about.</p> <p>22. Loss, destruction or damage cause by or arising from the leakage, spilling or exploding of liquids, oil or materials of a like nature or articles or dangerous or damaging nature.</p> <p>23. Any loss destruction or damage arising through delay, detention or seizure by customs, police or other public authorities.</p> <p>24. Any loss, destruction or damage caused by or arising from carriage of banned goods, such as alcohol, explosives, acids, bleach, as applicable.</p> <p>25. Loss destruction or damage, whether direct or indirect, arising from war, warlike operations, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, sabotage, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any Government or any other public authority.</p> <p>26. Infectious Disease / COVID-19 Exclusion Clause Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :</p> <ul style="list-style-type: none"> • Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or • Coronavirus (COVID-19) including any mutation or variation thereof; or • Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority. <p>27. Any payment which would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of applicable law.</p> <p>28. Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this Policy it is agreed that this Policy excludes loss, damage, destruction, 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. 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.</p> <p>In any action, suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this Policy, the burden of proving that such loss or damage is covered shall be upon the Insured.</p>	
10.	Special Conditions and Warranties (if any)	<p>SPECIAL CONDITION APPLICABLE TO THIS POLICY:</p> <ol style="list-style-type: none"> 1. Only one single claim (per luggage Insured) is payable under the Policy, and no reinstatement of Sum Insured is allowed under this Policy. 2. The Company’s total, maximum and cumulative liability under each Cover under the Policy will be restricted to the Sum Insured 	SECTION VI

		<p>specified against each Cover in the Schedule, as applicable to the Insured.</p> <p><<<Any other special conditions or warranties>>></p>																													
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"> <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"> <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 – <p><<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details</p> <p>For example –</p> <p><i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i></p>	NA																												

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 Policyholders Protection

- 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 • Security measures • Risk occupancy • Case specific material facts or risk details 	NA
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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.