

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	Farmer's Package Policy- Sookshma	NA																																	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0017V01202122	NA																																	
3	Structure	Indemnity	NA																																	
4	Interests Insured	Individual Farmers and their business interests	NA																																	
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 60%;">Section</th> <th style="width: 30%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Building & Contents</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Robbery & Burglary</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Farm Produce</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">4.</td> <td>Agricultural Pump set</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">5.</td> <td>Poultry</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">6.</td> <td>Cart Protection & Liability</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">7.</td> <td>Tractors</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">8.</td> <td>Pedal Cycle</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">9.</td> <td>Personal Accident</td> <td style="text-align: center;"><<INR XXX>></td> </tr> <tr> <td style="text-align: center;">10.</td> <td>Baggage</td> <td style="text-align: center;"><<INR XXX>></td> </tr> </tbody> </table> <p>Disclaimer: Only Opted Covers reflect here</p>		Section	Sum Insured	1.	Building & Contents	<<INR XXX>>	2.	Robbery & Burglary	<<INR XXX>>	3.	Farm Produce	<<INR XXX>>	4.	Agricultural Pump set	<<INR XXX>>	5.	Poultry	<<INR XXX>>	6.	Cart Protection & Liability	<<INR XXX>>	7.	Tractors	<<INR XXX>>	8.	Pedal Cycle	<<INR XXX>>	9.	Personal Accident	<<INR XXX>>	10.	Baggage	<<INR XXX>>	
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6	Policy Coverage	<p>Section 1: Building & Contents This section provides coverage for Insured's Buildings, Farmhouse and Contents in the Farmhouse on the same terms as if they were covered under the Company's FG Bharat Griha Suraksha attached as Annexure 1</p> <p>Section 2: Robbery & Burglary This section provides coverage for: i) Loss or damage to the Building caused by actual or attempted Robbery or Burglary, and ii) Loss or damage to Contents in the Farmhouse caused by actual or attempted Robbery or Burglary, and iii) The reasonable costs incurred in changing damaged locks at the entry or exit points to or within the Building or the Farmhouse following actual or attempted Robbery or Burglary.</p> <p>Section 3: Farm Produce Cover is provided for loss or damage to Farm Produce stored in a godown or other Building on the Farm caused by:\</p>	Clause A																																	

- i) Accidental fire;
- ii) Lightning;
- iii) The explosion of gas in a domestic appliance;
- iv) Accidental impact damage;
- v) Riot, strike or malicious damage.

Section 4: Agricultural Pump set

Cover is provided for the following:

- a) Loss or damage occasioned on the Farm to the Insured's centrifugal Pump Set (whether electrical or diesel) used solely for Farm Business if caused by:
 - i) Accidental fire;
 - ii) Lightning;
 - iii) Sudden and unexpected mechanical or electrical breakdown;
 - iv) Riot, strike or malicious damage.
- b) If the Company accepts a claim under Clause (1) i & ii then it will, subject to the Sum Insured, also pay the reasonable cost incurred by the Insured for dismantling and erecting the Pump Set and transporting it to the closest repairer.

Section 5: Poultry

Cover is provided for the death of the Insured's poultry on the Farm (in excess of the Mortality Rates shown in the Proposal Form) by disease or Accidental death, but cover shall immediately cease upon the Insured's sale or divestment of interest (temporary or permanent) in any poultry.

Section 6: Cart Protection & Liability

This section provides coverage for following:

- a) Loss or damage caused to the Insured's Cart by Accident or the malicious act of a third party.
- b) If the Company accepts a claim under Clause 1)a), upto Rs.100/- per claim towards the cost of protecting and/or transporting the Cart to or from the closest repairer.
- c) The death or permanent total disability of any animal attached to the Cart when damaged by an Accident under Clause 1)a) as long as the death or permanent total disability:
 - i. is solely and directly caused by such event, and
 - ii. occurs at the time of such event or within 30 days of it, and
 - iii. is properly certified by a qualified veterinary practitioner.
- d) The death or permanent total disability of any authorised driver of the Cart occurring within 12 months of and caused solely on account of the driver Accidentally sustaining Bodily Injury whilst mounting, dismounting from or driving the Cart.
- e) Any sum that the Insured is held liable to pay as Damages to a third party (excluding any members of the Insured's Family, household or persons engaged in or upon the service of the Insured) for Accidental Bodily Injury or death sustained during the Policy Period whilst such third party is mounting, dismounting from or travelling as a passenger on the Cart, or the loss of or damage caused to a third party passenger's property whilst being carried on the Cart.

Section 7: Tractors

		<p>This section provides Coverage for Insured's Tractors on the same terms as if they were vehicles covered under the Company's Standard Commercial Vehicle Package Policy (which is deemed to be incorporated into this Policy for the purposes of this Cover only) but the cover provided is:</p> <ol style="list-style-type: none"> For the Policy Period only, and Is subject to the same terms, conditions, exclusions and warranties as the Company's Motor Policy in all respects. <p>Section 8: Pedal Cycle This section provides Coverage for:</p> <ol style="list-style-type: none"> The loss of or damage to a Pedal Cycle belonging to the Insured or any member of the Insured's Family caused by Accident or the malicious act of a third party, and Any sum that the Insured is legally held liable to pay as Damages to a third party (excluding any members of the Insured's Family, household or persons engaged in or upon the service of the Insured) for Accidental Bodily Injury, death or property damage sustained during the Policy Period and arising out of or in connection with the use of the Pedal Cycle. <p>Section 9: Personal Accident This section provides coverage for either:</p> <ol style="list-style-type: none"> The Named Insured's death within 12 months of having sustained Accidental Bodily Injury during the Policy Period; or The Named Insured's Permanent Total Disability within 12 months of having sustained Accidental Bodily Injury during the Policy Period. <p>If the Company accepts a claim under Clause 1)a), then it will (in addition to the Sum Insured) also pay upto 2% of the Sum Insured or Rs.1,000/- (whichever is lower) towards the cost of transporting the Named Insured's remains from the place of death to a hospital, residence or cremation or burial ground</p> <p>Section 10: Baggage This section provides coverage for Insured and/or his Family against the Accidental loss or destruction of, or damage to personal baggage belonging to them or for which they are responsible whilst travelling anywhere in India beyond 25 Km radius of the insured premises.</p>									
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" data-bbox="418 1759 1323 1911"> <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:</td> <td>INR 2,85,000</td> </tr> </tbody> </table>	Description	Amount	Policy SI	INR 1,00,00,000	Claim Amount:	INR 57,00,000	Policy Deductible:	INR 2,85,000	NA
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9	Exclusions	<p>Special Exclusions</p> <p><<<Specific Exclusions Applicable to Section – I:</p> <p>We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. i. Excess of ₹ 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct ₹ 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this section ii. For terrorism risk the Excess shall be as per the clause attached to this policy. 2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over- running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered. 4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature. 5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events. 6. Your Premises or any Insured Building remain continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy. 7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 9. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or ii. an Insured Event itself results from pollution or contamination. 10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule. 11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event. 12. Loss or damage to any Insured Property removed from Your Premises to any other place, except i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days, ii. Stock covered under Clause (C) (4.3) of this Policy -. 13. Any reduction in market value of any Insured Property after its repair or reinstatement. 	<p>Clause A Clause B</p>				

14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.>>>

<<<Special Exclusion Applicable to Section 2: Robbery & Burglary

The Company has no liability for and will not make any payment under this Cover:

1. For Valuables except for those items, if any, specifically listed in the Schedule;
2. For Cattle Livestock, Motor, and Pedal Cycle.
3. 5% of SI Minimum Rs 500/- Maximum Rs 10,000/-for each claim.
4. Where immediately Loss or Damage is not registered with Police.
5. Theft. >>>

<<< Special Exclusions Applicable to Section 3: Farm Produce

The Company has no liability for and will not make any payment under this Cover for any loss or damage if Farm Produce (Solid or Liquid), which are easily ignitable/fast burning (e.g. Grass, hay, oily and /or greasy waste, straw) and flammable stored in the aggregate in excess of 1% of the total value of the stock. >>>

<<< Special Exclusions Applicable to Section 4: Agricultural Pump set

The Company has no liability for and will not make any payment under this Cover for:

1. Any fault or defect existing at the commencement date of this Policy whether or not known to the Insured or the Company;
2. Loss or damage for which the manufacturer or supplier of the set is responsible;
3. Loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;
4. Any maintenance costs for the set or any replacement parts;
5. The cost of rectifying functional failures unless due to an insured event under this Cover. >>>

<<< Special Exclusions Applicable to Section 5 : Poultry

The Company has no liability for and will not make any payment under this Cover for:

- a) Death in transit by any means;
- b) Death or disease caused by or attributable to undergrowth, cannibalism, or the predatory action of other animals;
- c) Marek's disease, Ranikhet disease, Fowl Pox or Bronchitis unless the poultry has been inoculated against such diseases by a qualified veterinary practitioner at proper intervals and he has certified the same;
- d) Coccideosis and related diseases unless the Company is satisfied by the Insured that the diseases occurred in spite of the Insured having taken regular preventive and curative measures;
- e) Malnutrition;
- f) The huddling or piling of poultry; g) Avian Leucosis Complex, Bird Flu.>>>

<<< Special Exclusions Applicable to Section 6: Cart Protection & Liability

The Company has no liability for and will not make any payment under this Cover for the following:

- a) Any death, injury, loss, damage, liability or Damages arising out of or howsoever attributable to:
 - i. The use of any animal or Cart other than for Farm Business;
 - ii. The driver or any passenger of the Cart being under the influence of alcohol, drugs or hallucinogens;
 - iii. The driver or any passenger of the Cart committing or attempting to commit any criminal act.
- b) Additionally in relation to Clause 1)a):
 - i. Loss or damage to any tyres or wheels, except that the Company shall pay 50% of the replacement cost of tyres if the Cart sustains damage covered under Clause 1) at the same time;
 - ii. Wear, tear, mechanical failure or breakdown or loss due to depreciation.
- c) Additionally in relation to Clause 1)e), any claim in respect of, arising out of or howsoever attributable to:
 - i) property belonging to or in the custody or control of the Insured, any members of the Insured's family, household or persons engaged in or upon the service of the Insured;
 - ii) Loading or unloading. >>>

<<< Special Exclusions Applicable to Section 8: Pedal Cycle

Loss arising out of 'Theft' >>>

<<< Special Exclusions Applicable to Section 9: Personal Accident

The Company has no liability for and will not make any payment under this Cover for death or Permanent Total Disability caused by or arising from any of the following:

- a) Suicide, attempted suicide or self inflicted injury or illness.
- b) The influence of liquor or drugs.
- c) Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured and/or the Named Insured.
- d) Engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- e) The participation as driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
- f) Curative treatments or interventions that the Insured and/or the Named Insured performs or has had performed on his body.
- g) Venereal or sexually transmitted disease.
- h) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- i) Pregnancy, resulting childbirth, miscarriage, abortion, or a complication arising out of any of the foregoing.
- j) The Insured's and/or the Named Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.>>>

<<< Special Exclusions Applicable to Section 10: Baggage

The Company has no liability for and will not make any payment under this Cover for loss, destruction or damage to or caused by or arising from any of the following:

- a) Cracking scratching or breakage of lens or glass.
- b) Articles of a brittle or fragile nature, unless caused by an accident to a vessel, train, other mechanised vehicle or aircraft by which such baggage is conveyed by the Insured or his Family.
- c) Any process of cleaning, dyeing repairing or restoring to which the baggage is subjected.
- d) Moth, mildew or vermin.
- e) Electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting, arcing, self heating or the leakage of electricity from whatever cause (including lightning).
- f) The mechanical derangement or over winding of watches or clocks.
- g) Theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied.
- h) Conveyance by any carrier under contract of affreightment.
- i) Valuables.
- j) Any item which did not form part of the contents of the baggage when the journey commenced unless specifically declared and accepted by the Company.
- k) Items within the baggage of a consumable nature.
- l) Loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about.
- m) The leakage, spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature.
- n) Any tour or travel undertaken within the municipal limits of the village, town or city wherein the Insured permanently resides.
- o) Any item of photographic equipment unless the whole unit is lost or destroyed.>>>

General Exclusions (not applicable to Section I)

These General Exclusions apply in addition to the Specific Exclusions stated under the individual Covers above. Unless specifically stated to be covered in any Cover, the Company has no liability for and will not make any payment under this Policy for any claim under any Cover caused by or arising from any of the following:

1. The Insured's:
 - a. Consequential losses of any kind (including but not limited to loss of profit, loss of opportunity, loss of gain, business interruption, market loss, loss of a pure financial nature, loss of goodwill);
 - b. Legal liability;
 - c. Any liability which attaches by virtue of any agreement but which would not have attached in the absence of such agreement.
2. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
3. Liability more specifically insured elsewhere.
4. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting there from.

		<ol style="list-style-type: none"> 5. Any claim in which the Insured, his servants, Family, household or persons engaged in or upon the service of the Insured are or are alleged to be involved. 6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 7. Asbestosis or in any manner related to or arising out of the sale, manufacture, production, distribution or the like of asbestos. 8. War (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, terrorism or terrorist acts or activities military or usurped power or confiscation or nationalisation or requisition of or loss of or damage to property by or under the order of any government or public authority. 9. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances. 10. Pollution or contamination by solids, liquids, gaseous or thermal irritants, contaminants, smoke, vapour, soot, fumes, acids, alkalis, radioactive and/or nuclear material, chemical or waste materials (including but not limited to any materials to be recycled, reconditioned or reclaimed) or otherwise of atmosphere, water, soil or other tangible material property. 11. Act of terrorism 	
10	Special Conditions and warranties (if any)	<p><<< Special Conditions applicable to section 2 - Robbery & Burglary The Insured shall:</p> <ol style="list-style-type: none"> i) Take all reasonable steps to identify the perpetrators of the Robbery and/or Burglary and discover and recover any Contents and/or money lost; ii) Immediately and in any event within 24 hours lodge a complaint with the police detailing the items lost and/or damaged and in respect of which the Insured intends to claim, and provide a copy of that written complaint, the First Information Report and/or Final Report to the Company. >>> <p><<< Special Conditions applicable to section 4 - Agricultural Pump set</p> <ol style="list-style-type: none"> 1. It is a condition precedent to the Company's liability that upon the happening of any event that gives rise to or may give rise to a claim, the Insured shall immediately give the Company full details by telephone or telegram as well as in writing. 2. The Insured shall preserve the damaged or defective parts and make the same available for inspection by the Company or its representatives. 3. In calculating a claim payment, for repair claim maximum rewinding charges payable would be 15% of the Sum Insured or actual whichever is lower subject to deduction of salvage value of burnt copper and deductible excess.>>> <p><<< Special Conditions applicable to section 5: Poultry It is a condition precedent to the Company's liability that:</p> <ol style="list-style-type: none"> a) The poultry are provided with proper feed, water and shelter; b) The Insured shall: <ol style="list-style-type: none"> i) Ensure that poultry is vaccinated at proper intervals by a qualified veterinary practitioner; ii) De-beak poultry at regular intervals by engaging a qualified veterinary practitioner; 	Clause A

- iii) Deliver to the Company Daily Mortality Reports on a weekly basis, failing which it shall be deemed that there was no mortality for that particular week;
- iv) Immediately upon discovery effectively isolate any poultry affected with any disease and take all precautions to protect against the infection of other poultry;
- v) Notify the Company of a claim immediately and in any event within 72 hours of the occurrence of an insured event and produce the affected poultry or carcasses to the Company or its authorised representative if so requested; in the event of an epidemic that affects or is likely to affect more than 10% of the poultry the Insured shall additionally:
 1. Notify the Company within 12 hours of discovery of the epidemic, and
 2. Ensure that a qualified veterinary practitioner examines the poultry on a daily basis;
- c) The Insured shall not keep, introduce or allow the poultry into contact with any diseased or infected poultry or other animals, or allow poultry to be kept in any place where diseased or infected poultry or other animals have been kept;
- d) The Insured shall maintain and produce to the Company upon request proper regular records of the daily stock position, feed consumption, egg production, culling, the purchase and sale of poultry, de-beaking along with the certificates issued by a qualified veterinary practitioner for the same, and the poultry numbers at monthly intervals during the Policy Period duly certified by a qualified veterinary practitioner;
- e) In the event of any claim the Insured shall immediately provide the Company with a post mortem report issued by a qualified veterinary practitioner.>>>

<<< Special Conditions Applicable to Section 6: Cart Protection & Liability

In relation to Clause 1)c):

- i) The humanitarian slaughter of an animal at the time of or within 30 days of the Accidental damage to the Cart and necessitated by the same shall be deemed to be death caused solely and directly by such event if the necessity for slaughter is properly certified by a qualified veterinary practitioner;
- ii) The permanent total disability of an animal will be deemed to have occurred if a qualified veterinary practitioner properly certifies that at the time of or within.>>>

<<< Special Conditions applicable to Section 8: Pedal Cycle

The Company has no liability for and will not make any payment under this Cover for loss or damage:

- a) Caused or liability sustained by, through or in connection with the Pedal Cycle whilst being used for hire or reward, or for racing or pace making, or outside India;
- b) Caused or liability sustained by mechanical breakdown or overloading or strain;
- c) To accessories by theft unless the Pedal Cycle itself is stolen at the same time;
- d) caused by or arising from any failure to secure the Pedal Cycle when left unattended.>>>

		<p><<< Special Conditions applicable to section 9: Personal Accident</p> <p>a. If the Named Insured was suffering from any permanent disability before sustaining Accidental Bodily Injury, then the Company's payment shall be reduced by the extent of the pre-existing permanent disability as determined by the Company's medical advisors.</p> <p>b. The following are conditions precedent to the Company's liability:</p> <ol style="list-style-type: none"> i. The Insured shall immediately notify the Company of any and all changes during the Policy Period to the Named Insured's occupation or work undertaken as stated in the proposal. If any such change would have resulted in the Company charging a higher premium at the commencement date of this Policy then the Company's liability will be reduced pro-rata based on the rate of premium collected and the premium that should have been paid. ii. In the event of any Accidental Bodily Injury that may give rise to a claim that the Named Insured shall: <ol style="list-style-type: none"> 1. Immediately and without any delay, consult a Doctor and follow such advice and treatment that the Doctor might recommend; 2. Take every other reasonable step and/or measure to minimise the consequences of the Bodily Injury; 3. Submit himself for examination by the Company's medical advisors as often as may be considered necessary by the Company; iii. In the event of the Named Insured's death, the Insured shall give the Company written notice accompanied by a copy of the post mortem report (if any) within 14 days regardless of whether any other notice might already have been given to the Company. In the event of the Insured's death, his legal heir, executor or validly appointed legal representative shall give such written notice and documentation. <p>c. The Company shall only make payment to the Insured or the Named Insured and, in the event of the Insured's death, then to his legal heirs, executor or validly appointed legal representative. Any such payment made in good faith by the Company as aforesaid shall operate as a complete and final discharge of the Company's liability to make payment for such claim.>>></p> <p><<<Any other special conditions or warranties>>></p>					
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. 2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement) <table border="1" data-bbox="373 1864 1019 1921"> <thead> <tr> <th data-bbox="373 1864 889 1921">Description</th> <th data-bbox="889 1864 1019 1921">Amount</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Description	Amount			NA
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12	<p>Policy Servicing – Claim Intimation and Processing</p>	<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> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 >>></i> <p><<<Direct Policy – <i>Future Generali India Insurance,</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: fgclaims@futuregenerali.in</i> <i>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>>></i></p> <ul style="list-style-type: none"> • Details of procedure to be followed for reimbursement of claim - Intimate claims immediately upon occurrence of any event. 	NA																										

		<ul style="list-style-type: none"> - 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. <p>• Turn Around Time (TAT) for claims settlement</p> <table border="1" data-bbox="467 716 1373 1262"> <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> <ul style="list-style-type: none"> • 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.	
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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 • Security measures 	NA												

		<ul style="list-style-type: none">• Risk occupancy• Case specific material facts or risk details	
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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.