

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	Future Sampoorna Suraksha-Sookshma (Micro Insurance)	NA																											
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0016V01202122	NA																											
3	Structure	Benefit and Indemnity Basis	NA																											
4	Interests Insured	Business Interests of Small scale business enterprises.	NA																											
5	Sum Insured / Motor Insured Declared Value Scope	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sl. No</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>HOSPITAL CASH BENEFIT</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> <tr> <td style="text-align: center;">2.</td> <td>PERSONAL ACCIDENT</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> <tr> <td style="text-align: center;">3.</td> <td>BUILDING & CONTENTS</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> <tr> <td style="text-align: center;">4.</td> <td>ROBBERY & BURGLARY</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> <tr> <td style="text-align: center;">5.</td> <td>FARM PRODUCE</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> <tr> <td style="text-align: center;">6.</td> <td>AGRICULTURAL PUMP SET</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> <tr> <td style="text-align: center;">7.</td> <td>CART PROTECTION & LIABILITY</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> <tr> <td style="text-align: center;">8.</td> <td>PEDAL CYCLE</td> <td style="text-align: center;"><<<< INR XXXX >>>></td> </tr> </tbody> </table> <p>Disclaimer: Only Opted Covers reflect here</p>	Sl. No	Section	Sum Insured	1.	HOSPITAL CASH BENEFIT	<<<< INR XXXX >>>>	2.	PERSONAL ACCIDENT	<<<< INR XXXX >>>>	3.	BUILDING & CONTENTS	<<<< INR XXXX >>>>	4.	ROBBERY & BURGLARY	<<<< INR XXXX >>>>	5.	FARM PRODUCE	<<<< INR XXXX >>>>	6.	AGRICULTURAL PUMP SET	<<<< INR XXXX >>>>	7.	CART PROTECTION & LIABILITY	<<<< INR XXXX >>>>	8.	PEDAL CYCLE	<<<< INR XXXX >>>>	NA
Sl. No	Section	Sum Insured																												
1.	HOSPITAL CASH BENEFIT	<<<< INR XXXX >>>>																												
2.	PERSONAL ACCIDENT	<<<< INR XXXX >>>>																												
3.	BUILDING & CONTENTS	<<<< INR XXXX >>>>																												
4.	ROBBERY & BURGLARY	<<<< INR XXXX >>>>																												
5.	FARM PRODUCE	<<<< INR XXXX >>>>																												
6.	AGRICULTURAL PUMP SET	<<<< INR XXXX >>>>																												
7.	CART PROTECTION & LIABILITY	<<<< INR XXXX >>>>																												
8.	PEDAL CYCLE	<<<< INR XXXX >>>>																												
6	Policy Coverage	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sl. No.</th> <th style="width: 30%;">Section</th> <th style="width: 60%;">Coverage</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>HOSPITAL CASH BENEFIT</td> <td>This section provides Hospital Cash benefit for each continuous and completed period of 24 hrs of Hospitalization caused due to Accidental Bodily Injury or Sickness, subject to the time deductible of 24 hrs, for a maximum of 30 days as per the schedule. Waiting Period of 30 days</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>PERSONAL ACCIDENT</td> <td>Death or Permanent Total Disability</td> </tr> </tbody> </table>	Sl. No.	Section	Coverage	1.	HOSPITAL CASH BENEFIT	This section provides Hospital Cash benefit for each continuous and completed period of 24 hrs of Hospitalization caused due to Accidental Bodily Injury or Sickness, subject to the time deductible of 24 hrs, for a maximum of 30 days as per the schedule. Waiting Period of 30 days	2.	PERSONAL ACCIDENT	Death or Permanent Total Disability	Part I																		
Sl. No.	Section	Coverage																												
1.	HOSPITAL CASH BENEFIT	This section provides Hospital Cash benefit for each continuous and completed period of 24 hrs of Hospitalization caused due to Accidental Bodily Injury or Sickness, subject to the time deductible of 24 hrs, for a maximum of 30 days as per the schedule. Waiting Period of 30 days																												
2.	PERSONAL ACCIDENT	Death or Permanent Total Disability																												

		<table border="1"> <tr> <td>3.</td> <td>BUILDING & CONTENTS</td> <td>Provides coverage for Insured's Buildings, Farmhouse and Contents in the Farmhouse against Fire and allied Perils as per Company's 'FG Bharat Sookshma Udyam Suraksha' policy.</td> </tr> <tr> <td>4.</td> <td>ROBBERY & BURGLARY</td> <td>loss or damage to the Building and Contents in the Farmhouse caused by actual or attempted Robbery or Burglary.</td> </tr> <tr> <td>5.</td> <td>FARM PRODUCE</td> <td>Loss or damage to Farm Produce stored in a godown or other Building on the Farm caused by Accidental fire, Lightning, The explosion of gas in a domestic appliance, Accidental impact damage, Riot, strike or malicious damage</td> </tr> <tr> <td>6.</td> <td>AGRICULTURAL PUMP SET</td> <td>Loss or damage Insured's centrifugal Pump Set (whether electrical or diesel) used solely for Farm Business if caused by Accidental fire, Lightning, Sudden and unexpected mechanical or electrical breakdown, Riot, strike or malicious damage</td> </tr> <tr> <td>7.</td> <td>CART PROTECTION & LIABILITY</td> <td>Loss or damage caused to the Insured's Cart by Accident or the malicious act of a third party. It also covers the death or Permanent Total Disability of (1) any animal attached to the Cart and (2) authorised driver of the Cart involved at the time of Accident.</td> </tr> <tr> <td>8.</td> <td>PEDAL CYCLE</td> <td>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 Third Party Liability.</td> </tr> </table> <p>Disclaimer: Only Opted Covers reflect here</p>	3.	BUILDING & CONTENTS	Provides coverage for Insured's Buildings, Farmhouse and Contents in the Farmhouse against Fire and allied Perils as per Company's 'FG Bharat Sookshma Udyam Suraksha' policy.	4.	ROBBERY & BURGLARY	loss or damage to the Building and Contents in the Farmhouse caused by actual or attempted Robbery or Burglary.	5.	FARM PRODUCE	Loss or damage to Farm Produce stored in a godown or other Building on the Farm caused by Accidental fire, Lightning, The explosion of gas in a domestic appliance, Accidental impact damage, Riot, strike or malicious damage	6.	AGRICULTURAL PUMP SET	Loss or damage Insured's centrifugal Pump Set (whether electrical or diesel) used solely for Farm Business if caused by Accidental fire, Lightning, Sudden and unexpected mechanical or electrical breakdown, Riot, strike or malicious damage	7.	CART PROTECTION & LIABILITY	Loss or damage caused to the Insured's Cart by Accident or the malicious act of a third party. It also covers the death or Permanent Total Disability of (1) any animal attached to the Cart and (2) authorised driver of the Cart involved at the time of Accident.	8.	PEDAL CYCLE	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 Third Party Liability.	
3.	BUILDING & CONTENTS	Provides coverage for Insured's Buildings, Farmhouse and Contents in the Farmhouse against Fire and allied Perils as per Company's 'FG Bharat Sookshma Udyam Suraksha' policy.																			
4.	ROBBERY & BURGLARY	loss or damage to the Building and Contents in the Farmhouse caused by actual or attempted Robbery or Burglary.																			
5.	FARM PRODUCE	Loss or damage to Farm Produce stored in a godown or other Building on the Farm caused by Accidental fire, Lightning, The explosion of gas in a domestic appliance, Accidental impact damage, Riot, strike or malicious damage																			
6.	AGRICULTURAL PUMP SET	Loss or damage Insured's centrifugal Pump Set (whether electrical or diesel) used solely for Farm Business if caused by Accidental fire, Lightning, Sudden and unexpected mechanical or electrical breakdown, Riot, strike or malicious damage																			
7.	CART PROTECTION & LIABILITY	Loss or damage caused to the Insured's Cart by Accident or the malicious act of a third party. It also covers the death or Permanent Total Disability of (1) any animal attached to the Cart and (2) authorised driver of the Cart involved at the time of Accident.																			
8.	PEDAL CYCLE	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 Third Party Liability.																			
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								
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	<p><<<< Specific Exclusion Section 1: Hospital Cash Benefit</p> <p>We will not pay for any expenses incurred by You in respect of claims arising out of or howsoever related to any of the following:</p> <p>(i) Benefits will not be available for Any condition, ailment or injury or related condition(s) for which You have been diagnosed, received medical treatment, had signs and/ or symptoms, prior to inception of</p>	Part III General Exclusions																		

		<p>Your first Policy, until 24 consecutive months have elapsed, after the date of inception of the first Policy with Us.</p> <p>This Exclusion shall cease to apply if You have maintained the Policy with Us for a continuous period of a full 2 years, with out break from the date of Your first Health Insurance Policy with Us.</p> <p>(ii) Without derogation from the above point no. (1), any hospitalization undergone during the first annual Period during which You have the benefit of a Health Insurance Policy with Us in connection with cataracts, benign prostatic hypertrophy, hernia of all types, hydrocele, all types of sinuses, fistulae, hemorrhoids, fissure in anus, dysfunctional uterine bleeding, fibromyoma endometriosis, hysterectomy, all internal or external tumors/cysts/nodules/polyps of any kind including breast lumps (except malignant conditions), surgery for prolapsed inter vertebral disc unless arising from accident, surgery of varicose veins and varicose ulcers, any types of gastric or duodenal ulcers, stones in the urinary and biliary systems, surgery on ears/tonsils/adenoids, joint replacement surgery due to Degenerative condition unless such joint replacement surgery is necessitated by accidental Bodily Injury.</p> <p>This exclusion Period shall apply for a continuous Period of two years from the date of Your first Health Policy with Us if the above referred illness were present at the time of commencement of the Policy and if You had declared such illness at the time of proposing the Policy for the first time</p> <p>(iii) Hospitalization undergone for any illness diagnosed or diagnosable within 30 days, of the commencement of the Policy Period except those incurred as a result of accidental Bodily Injury. This exclusion will cease to apply if this policy is a renewal of an existing Future Sampoorna Suraksha policy with us.</p> <p>(iv) Injury or Disease directly on indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).</p> <p>(v) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.</p> <p>(vi) Vaccination (unless post bite) inoculation, cosmetic treatments (for change of life or cosmetic or aesthetic treatment of any description), plastic surgery other than as may be necessitated due to an accident or as a part of any illness, burns and cancer, refractive error corrective procedures, experimental, investigational or unproven procedures or treatments, devices and pharmacological regimens of any description.</p> <p>(vii) Dental treatment or surgery of any kind unless requiring hospitalisation as a result of Accidental Bodily injury</p> <p>(viii) The treatment of obesity (including morbid obesity) and other weight control programs.</p> <p>(ix) Expenses incurred towards treatment of illness/disease/condition arising out of alcohol use/ misuse or abuse of alcohol, substance or drugs (whether prescribed or not).</p>	
--	--	--	--

- (x) General debility, "Run-down" condition or rest cure, sexually transmitted disease, intentional self-injury.
- (xi) In vitro fertilization (IVF), voluntary medical termination of pregnancy; any treatment related to infertility and sterilization.
- (xii) Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of this, including caesarean section. However, this exclusion will not apply to abdominal operation for extra uterine pregnancy (Ectopic Pregnancy), which is proved by submission of Ultra Sonographic Report and Certification by Gynaecologist that it is a life threatening.
- (xiii) All expenses arising out of any condition directly or indirectly caused to or associated with Human T - Cell Lymphotropic Virus type III (HTLB-III) or Lymphadenopathy Associated Virus (LAV) or Human 5 Immunodeficiency Virus or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
- (xiv) Congenital external illness/disease/defect.
- (xv) Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
- (xvi) Non-Allopathic Treatment.
- (xvii) Any treatment received in convalescent home, health hydro, nature care clinic or similar establishments.
- (xviii) Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist.
- (xix) Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.
- (xx) Treatment for any mental illness or psychiatric illness.
- (xxi) Any treatment received out of India. >>>>

><<<Special Exclusion Section 2: 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:

- (i) Suicide, attempted suicide or self inflicted injury or illness.
- (ii) The influence of liquor or drugs.
- (iii) Arising or resulting from the insured person committing any breach of law with criminal intent.
- (iv) 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.
- (v) The participation as driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
- (vi) Curative treatments or interventions that the Insured and/or the Named Insured performs or has had performed on his body.
- (vii) Pregnancy, resulting childbirth, miscarriage, abortion, or a complication arising out of any of the foregoing.
- (viii) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution,

insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority

(ix) Nuclear energy, radiation

(x) Any existing disablement prior to the inception of the policy

(xi) Venereal or sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and / or mutant derivatives or variations however caused.

>>>>

<<<< Specific Exclusion Section 4: Robbery & Burglary

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

- a) for Valuables except for those items, if any, specifically listed in the Schedule;
- b) if the Insured location has been unoccupied by the Insured and his Family for a continuous period of 35 days or a total of 60 days in any one Policy Period;
- c) For Cattle Livestock, Motor Vehicle, and Pedal Cycle.
- d) Deductible: 5% of SI Minimum Rs 500/- Maximum Rs 10,000/-for each claim.
- e) Where immediately Loss or Damage is not registered with Police.
- f) Theft. >>>>

<<<<Special Exclusions Section 5: 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 Exclusion Section 6: Agricultural Pump Set

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

- a) any fault or defect existing at the commencement date of this Policy whether or not known to the Insured or the Company;
- b) loss or damage for which the manufacturer or supplier of the set is responsible;
- c) loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;
- d) any maintenance costs for the set or any replacement parts;
- e) The cost of rectifying functional failures unless due to an insured event under this Cover. >>>>

<<< Special Exclusion Section 7: 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 >>>

<<< Specific Exclusion Section 8: Pedal Cycle

Loss arising out of 'Theft'. >>>

GENERAL EXCLUSIONS

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. (Not applicable to the benefit sections of the policy)
4. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting there from.
5. Any claim in which the Insured, his servants, Family, household or persons engaged in or upon the service of the Insured and/ 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

		<p>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.</p> <p>9. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.</p> <p>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.</p> <p>11. Act of terrorism</p>	
10	Special Conditions and warranties (if any)	<p><<< Special Condition Section 1: Hospital Cash Benefit</p> <p>(i) Claims Procedure</p> <p>If You meet with any accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to Our liability, you must comply with the following:</p> <ol style="list-style-type: none"> a) You or someone claiming on Your behalf must inform Us in writing immediately, and in any event within 48 hours of the aforesaid Illness or Bodily Injury. You must immediately consult a Doctor and follow the advice and treatment that he recommends. b) You must take reasonable steps or measure to minimize the quantum of any claim that may be made under this Policy. c) You shall expeditiously provide the Company with any and all information and documentation in respect of the hospitalization. The claim and/ Our liability hereunder that may be requested, and the You shall submit Yourself for examination by the Company's medical advisors as often as may be considered necessary by Us. The cost of such medical examination will be borne by Us. d) You or someone claiming on Your behalf must promptly and in any event within 10 days of discharge from a Hospital give Us the documentation (written details of the quantum of any claim along with all copies of supporting documentation, including but not limited to first consultation letter, certified copies of vouchers, bills and receipts, birth/ death certificate (as applicable) and other information We ask for to investigate the claim or Our obligation to make payment for it. e) In the event of the death of the insured person, nominee claiming on his/ her behalf must inform Us in writing immediately and send Us a copy of the Death Certificate within 14 days from the date of death. f) Mandatory documents required to process claim. (You need to submit all documents in original and photocopy. The original documents would be returned to you post verification if requested by You) 	

- i. Completely filled Future Sampoorna Suraksha Claim form
- ii. Discharge certificate/ card from Hospital
- iii. Final Hospital bill with receipt(certified copies)
- g) You will co- operate at all times in case of any additional documents required for the processing of the claim.

(ii) Basis of claims payment

- a) If You suffer a relapse within 45 days of the date when You last obtained medical treatment or consulted a Doctor and for which a claim has been made, then such relapse shall be deemed to be part of the same claim.
- b) We shall make payment in India in Indian Rupees only.
- c) The payment of claim under this Section will be based on the plan selected by You which is mentioned in the Schedule.
- d) The Company shall only make payment to the Insured or in the event of death or total incapacitation of the Insured to the Proposer/ Nominee. Any 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 under this Policy for such claim. >>>

<<<Special Condition Section 2: PERSONAL ACCIDENT

- (i) 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.
- (ii) The following are conditions precedent to the Company's liability:
 - a. The Insured shall immediately notify the Company of any and all changes during the Policy Period to the Insured's occupation or work undertaken as stated in the proposal.
 - b. In the event of any Accidental Bodily Injury that may give rise to a claim that the Named Insured shall:
 - i. immediately and without any delay, consult a Doctor and follow such advice and treatment that the Doctor might recommend;
 - ii. take every reasonable step and/or measure to minimise the consequences of the Bodily Injury;
 - iii. submit himself for examination by the Company's medical advisors as often as may be considered necessary by the Company at insurers' cost;
 - iv. In the event of the Named Insured's death, the Claimant shall give the Company written notice accompanied by a copy of the Death Certificate, post mortem report (if any) within 14 days regardless of whether any other notice might already have been given to the Company.

(iii) The Company shall only make payment to the Insured or the Nominee and, in the event of the Insured's death, 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. >>>

<<<Special Condition Section 4: ROBBERY & BURGLARY

The Insured shall:

- a) take all reasonable steps to identify the perpetrators of the Robbery and/or Burglary and discover and recover any Contents and/or money lost;
- b) 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.>>>

<<<Special Condition Section 6: Agricultural Pump Set

- a) 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 at our Customer Service Cell as mentioned in the Schedule.
- b) The Insured shall preserve the damaged or defective parts and make the same available for inspection by the Company or its representatives.
- c) 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. >>>

<<<Special Condition Section 7: Cart Protection & Liability

- a) 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 30 days of the Accidental damage to the Cart the injuries sustained by the animal rendered it permanently and totally incapable of pulling any cart or trailer;
 - iii. if any animal is injured in circumstances that may give rise to a claim the Insured shall, immediately and at his own expense, have the animal examined by a qualified

		<p>veterinary practitioner and follow any course of treatment recommended;</p> <p>iv. in the event of the death of an animal, the Insured shall give the Company at least 24- hours notice of his intention to dispose off the carcass and an opportunity to inspect the whole carcass before disposing of it.</p> <p>b) In relation to Clause 1)e), in the event of the Insured's death the Company shall, in respect of liability for Damages incurred by the Insured, indemnify his personal representatives provided that they comply fully with all the terms and conditions of this Policy as if they were the Insured.>>></p> <p><<<Special Condition Section 8: Pedal Cycle The Company has no liability for and will not make any payment under this Cover for loss or damage:</p> <p>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;</p> <p>b) caused or liability sustained by mechanical breakdown or overloading or strain;</p> <p>c) to accessories by theft unless the Pedal Cycle itself is stolen at the same time;</p> <p>d) caused by or arising from any failure to secure the Pedal Cycle when left unattended. >>></p> <p><<< Any other Special conditions and 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" data-bbox="376 1633 1021 1934"> <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> </tbody> </table>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	Gross Loss	8500	NA
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	<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 <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. 			NA

		<ul style="list-style-type: none"> - 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="391 615 1308 1247"> <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.	
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 • Security measures 	NA												

		<ul style="list-style-type: none">• 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.