

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	Business Suraksha	NA																																																				
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMS0005V01200910	NA																																																				
3	Structure	Indemnity	NA																																																				
4	Interests Insured	Financial Interest of your Business	NA																																																				
5	Sum Insured / Motor Insured Declared Value Scope	<table border="1"> <thead> <tr> <th colspan="2">Sections</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>I.</td> <td>Fire and Allied Perils</td> <td><<INR XXX>></td> </tr> <tr> <td>II.</td> <td>Fire Loss of Profit</td> <td><<INR XXX>></td> </tr> <tr> <td>III.</td> <td>Burglary</td> <td><<INR XXX>></td> </tr> <tr> <td>IV.</td> <td>Machinery Breakdown</td> <td><<INR XXX>></td> </tr> <tr> <td>V.</td> <td>Electronic Equipments</td> <td><<INR XXX>></td> </tr> <tr> <td>VI.</td> <td>All Risks</td> <td><<INR XXX>></td> </tr> <tr> <td>VII.</td> <td>Accident Suraksha</td> <td><<INR XXX>></td> </tr> <tr> <td rowspan="3">VIII.</td> <td>Liability</td> <td><<INR XXX>></td> </tr> <tr> <td>(A) Tenants Legal Liability</td> <td><<INR XXX>></td> </tr> <tr> <td>(B) Workers Compensation</td> <td><<INR XXX>></td> </tr> <tr> <td></td> <td>(C) Public Liability</td> <td><<INR XXX>></td> </tr> <tr> <td>IX.</td> <td>Baggage</td> <td><<INR XXX>></td> </tr> <tr> <td>X.</td> <td>Plate Glass</td> <td><<INR XXX>></td> </tr> <tr> <td>XI.</td> <td>Money Insurance</td> <td><<INR XXX>></td> </tr> <tr> <td>XII.</td> <td>Fidelity Guarantee</td> <td><<INR XXX>></td> </tr> <tr> <td>XIII.</td> <td>Pedal Cycle</td> <td><<INR XXX>></td> </tr> <tr> <td>XIV.</td> <td>Neon Sign/Glow Sign</td> <td><<INR XXX>></td> </tr> </tbody> </table> <p>Disclaimer: Only Opted covers reflect here</p>	Sections		Sum Insured	I.	Fire and Allied Perils	<<INR XXX>>	II.	Fire Loss of Profit	<<INR XXX>>	III.	Burglary	<<INR XXX>>	IV.	Machinery Breakdown	<<INR XXX>>	V.	Electronic Equipments	<<INR XXX>>	VI.	All Risks	<<INR XXX>>	VII.	Accident Suraksha	<<INR XXX>>	VIII.	Liability	<<INR XXX>>	(A) Tenants Legal Liability	<<INR XXX>>	(B) Workers Compensation	<<INR XXX>>		(C) Public Liability	<<INR XXX>>	IX.	Baggage	<<INR XXX>>	X.	Plate Glass	<<INR XXX>>	XI.	Money Insurance	<<INR XXX>>	XII.	Fidelity Guarantee	<<INR XXX>>	XIII.	Pedal Cycle	<<INR XXX>>	XIV.	Neon Sign/Glow Sign	<<INR XXX>>	NA
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6	Policy Coverage	Sections		Coverages		NA
		I.	Fire and Allied Perils	<ol style="list-style-type: none"> 1. Fire 2. Lightning 3. Explosion/implosion 4. Caused by centrifugal forces 5. Aircraft Damage 6. Riot, Strike and Malicious Damage 7. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation 8. Impact Damage 9. Subsidence and Landslide including Rock slide 10. Bursting and/ or overflowing of Water Tanks, Apparatus and Pipes 11. Missile testing operations 12. Leakage from Automatic Sprinkler Installations 13. Bush Fire 14. Earthquake – Fire and Shock 15. Terrorism – as per terrorism endorsement (if opted) 		
		II.	Fire Loss of Profit	Covers business interruption arising out of Damage to the Premises by Fire & allied perils and a valid claim is payable under Section I of this Policy.		
		III.	Burglary	Covers losses or damages to Insured premises and/or Contents stored in insured premises arising out of attempted or actual Burglary		
		IV.	Machinery Breakdown	Covers repair or replacement costs arising out of unexpected electrical or mechanical breakdown of machineries/equipments		
		V.	Electronic Equipments	Covers repair or replacement costs arising out of any loss/damage to Electronic Equipments, External Data Media and also covers Increased Cost of Working		
		VI.	All Risks	Protection of Portable Computer/Mobiles against All Risks		
		VII.	Accident Suraksha	Protection for You and Your Employees from any Accidental injury resulting in – Death/ PTD/ PPD		

				<p><u>Liability</u></p> <p>(A) Tenants Legal Liability</p>	Your Legal Liability As a Tenant
			VIII.	(B) Workers Compensation	Employer's legal liability towards Your employees to pay compensation under the Fatal Accidents Act 1855, the Workmen's Compensation Act 1923 or any amendment thereto
				(C) Public Liability	Covers legal liability to pay Damages for civil claims of Bodily Injury or Property Damage arising out of Your use, ownership or occupation of the Insured Premises
			IX.	Baggage	Covers the accidental loss or, destruction of or damage caused to personal accompanied baggage
			X.	Plate Glass	Covers any accidental loss of or damage caused to Plate Glass at the Insured Premises
			XI.	Money Insurance	Covers <ul style="list-style-type: none"> I. Money in transit II. Money in safe, burglar resistance or other steel cupboards/ cashbox III. Money in cashier's till
			XII.	Fidelity Guarantee	Covers direct pecuniary loss due to fraud / dishonesty or fraudulent conversion of money at the hands of insured's employees
			XIII.	Pedal Cycle	Covers <ul style="list-style-type: none"> I. the repair or replacement costs in respect of the Pedal Cycle II. all sums that You may become legally liable to pay as litigation expenses and compensation in respect of accidental damage to property
			XIV.	Neon Sign /Glow Sign	Covers loss or damage to Neon sign/glow sign, belonging to You and fixed in the insured premises

Disclaimer: Only Opted covers reflect here

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="392 506 1310 801"> <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>Specific Exclusions Applicable to Section – I - Fire and Allied Perils</p> <ol style="list-style-type: none"> 1. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, 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. 2. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature. 3. 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. 4. Expenses necessarily incurred on <ol style="list-style-type: none"> 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. 5. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 6. 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 perils covered. 7. Loss by theft during or after the occurrence of any insured peril except as 8. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to Volcanic eruption or other convulsions of nature. 9. 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. Excess for each and every claim will be as mentioned on the policy schedule.

<< Specific Exclusions Applicable to Section – III - BURGLARY

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any loss or damage caused by actual or attempted Burglary and/or theft: where You or any member Your Family is or is alleged to be concerned or implicated;
2. To livestock, motor vehicles and pedal cycles;
3. To Valuables and/ or Jewellery and/or Precious Items, unless specifically stated in the Schedule.
4. Deductible for each and every claim in respect of burglary will be as specified on the Policy Schedule.
5. Loss or damage where you have not immediately registered a police complaint detailing the items lost or damaged. >>

<< Specific Exclusions Applicable to Section – IV - MACHINERY BREAKDOWN

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Accident, Loss, damage/ and/ or liability resulting from over load experiments or tests requiring the imposition of abnormal conditions.
2. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the parts affected may be necessary.
3. Deterioration of or wearing away or wearing out any part of any machine caused by or naturally resulting from normal use or exposure.
4. Loss, damage and/ or liability caused by or arising out of the willful act to willful neglect or gross negligence of You or Your responsible representatives.
5. Liability assumed by You by agreement unless such liability would have attached to You notwithstanding such agreement.
6. Loss, damage and/ or liability due to faults or defects existing at the time of commencement of this insurance and known to You or Your responsible representative but not disclosed to Us.
7. Loss of use of Your plant or property of any other consequential loss incurred by You.
8. Loss, damage/ and/ or liability due to explosions in Chemical Recovery, Boilers, other than pressure explosions for e.g. smelt, chemical, ignition, explosions, etc.
9. The Deductible, as stated in the Schedule, to be first borne by You out of each and every claim; where more than one item is damaged in one and same occurrence, You shall not, however, be called upon to bear more than the highest Excess applicable to any one such item
10. Loss of or damage to belts, ropes, chains, rubber tyres, dies,

moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts.

11. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract.

In any action, suit or other proceeding where We alleges that by reason of the provisions of the exceptions or exclusions above, any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon You. >>

<< Specific Exclusions Applicable to Section – V - ELECTRONIC EQUIPMENT

1. Section – V-A - Protection of Your Electronic Equipments

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any fault or defect of which You were or ought reasonably to have been aware at the commencement of the Policy Period, regardless of whether such was or should have been known Us;
2. Loss or damage for which the manufacturer or supplier is responsible;
3. Loss or damage caused to any item of Electronic Equipment older than 10 years from the date of manufacture;
4. Loss or damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;
5. Any costs incurred in connection with the maintenance of the Electronic Equipment, including parts replaced in the course of such maintenance operations;
6. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable event hereunder;
7. Loss or damage caused by or arising out of the willful acts or willful gross negligence of You and/ or Your Family;
8. The cost of transporting the Electronic Equipment to and from the place of repair;
9. Loss of or damage to any Electronic Equipment by perils insurable under other Cover of this Policy;
10. Loss or damage to portable items or mobile phones or other similar communication devices.
11. Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.
12. The Excess stated in the Schedule to be borne by You in any one occurrence; if more than one item is lost or damaged in one occurrence, You shall not, however, be called upon to bear more than the highest single Excess applicable to such items

13. Loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals)
14. Aesthetic defects, such as scratches on painted polished or enamelled surfaces.

2. Section – V-B - Protection of Your External Data Media

We shall not be liable for –

- a) The excess stated in the Schedule to be borne by You in any one occurrence;
- b) Any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields;
- c) Consequential loss of any kind or description whatsoever.

3. Section – V-C - Protection of Your Increased Cost of Working

We shall not be liable for –

- a) Costs incurred for use of substitute equipment during the Time Excess stated in the Schedule.
- b) Costs for replacement of data media, data and regeneration of data
- c) Costs arising out of circumstances, which are not connected with the insured material damage. In particular We shall not be liable for additional costs arising out of
 - i. Bodily injuries,
 - ii. Orders or measures imposed by any public authority,
 - iii. Expansion and improvements of the equipments,
 - iv. Lack of funds causing delay in repairs or replacement of damaged equipments,
- d) Any other consequential loss such as loss of market or interest. >>

<< Specific Exclusions Applicable to Section – VI - ALL RISKS

We shall not be liable in respect of :-

1. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
2. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
3. Loss or damage caused by mechanical or electrical derangement/ breakdown of any article unless caused by accidental external means.
4. Overwinding, denting or internal damage of watches and clocks.
5. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, travel tickets, travellers' cheques, business books or documents.
6. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.

7. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
8.
 - a) Loss or destruction of or damage to any property whatsoever (including computer) or any loss or expense whatsoever resulting or arising therefrom;
 - b) Any legal liability of whatsoever nature;
 - c) Any consequential loss; directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer
 - (i) to treat any date before, during or after the year 2000 as the correct date or true calendar date, or correctly or appropriately to recognize manipulate interpret process store receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date or
 - (ii) to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data in regard to or in connection with any such date.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device or any computer software tools operating system or any computer hardware or peripherals and the information or data stored in or on any of the above, whether the property of the Insured or not.

9. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:
 - a) any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
 - b) any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,
 - c) loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business. This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril.
10. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. >>

<< Specific Exclusions Applicable to Section – VII – ACCIDENT SURAKSHA

We will not pay for any compensation, benefit or expenses in respect of Death, Injury or Disablement, Accidental Medical Expenses of the Insured person as a consequence of the following

1. Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
2. Accident while under the influence of alcohol or drugs.
3. Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion

4. Any accident of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest.
5. Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
6. Participating in motor racing or trial run as a driver, co-driver or passenger
7. Curative treatments or interventions that You carry out or have carried out on Your body
8. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these
9. 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
10. Nuclear energy, radiation
11. Any existing disablement prior to the inception of the policy
12. 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.
13. Any medical expenses, services, supplies or treatment or hospital stay which were not recommended or approved as medically necessary by a Physician.
14. Any expense incurred which is not exclusively medical in nature
15. Expenses incurred for emergency medical evacuation. >>

<< Specific Exclusions Applicable to Section – VIII - LIABILITY

1. Section – VIII – A - Your Legal Liability As a Tenant - Tenants Legal Liability

We will not cover loss or damage caused by: wear, tear, settlement or shrinkage, vermin, insects, fungus, the weather, or anything which happens gradually; faulty materials, design or workmanship; building work which involves alterations, renovations, extensions or repairs; or subsidence or heave of the land.

2. Section – VIII – C - Public Liability

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any voluntarily assumed liability unless such liability would have attached to You in the absence of such agreement;
2. Any liability arising out of a deliberate, willful or intentional act, error, omission, or noncompliance with any statutory provision;
3. Liability arising out of the ownership, possession or use by or on behalf of You or your employee of any motor vehicle or trailer.
4. Liability arising out of the ownership, possession or use by or on behalf of You or Your employee of any watercraft, hovercraft, air- or spacecraft;

5. Any interest and/or penalty imposed on You on account of Your failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto;
6. The transmission of any communicable disease or virus;
7. Occupation or business, trade or employment. >>

<< Specific Exclusions Applicable to Section – IX - BAGGAGE

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Loss or damage due to cracking scratching or breakage of lens or glass whether part of china marble, gramophone records or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an accident to a vessel, train, or other mechanised vehicle or aircraft by which such baggage is conveyed by You and/ or Your Employee;
2. Loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected;
3. Loss or damage caused by moth, mildew or vermin;
4. Loss or damage to any 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 leakage or electricity from whatever cause (lightning included);
5. Loss or damage caused by mechanical derangement or over winding of watches and clocks;
6. 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;
7. Loss or damage whilst being conveyed by any carrier under contract of affreightment;
8. Loss of or damage to Jewellery or Valuables;
9. Loss of or damage to article which did not form part of the Contents of the baggage when the journey commenced unless specifically declared and accepted by Us;
10. Loss or destruction of or damage to baggage of a consumable nature;
11. loss of or damage to carried loose articles such as sticks, straps, umbrellas, unshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about;
12. Loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature;
13. Any tour or travel undertaken within the municipal limits of the village, town or city wherein You and/ or Your Family member are permanently resides.
14. Loss of cash, cheque, promissory notes or any negotiable instruments, stamps and foreign exchange. >>

<< Specific Exclusions Applicable to Section – X - PLATE GLASS

We shall not be liable for and no indemnity is available hereunder in respect of loss or damage:

1. Occurring during the course of any alteration, removal or repair to the Plate Glass;
2. Comprising the breakage of lettering unaccompanied by the breakage of or damage to Plate Glass;
3. Comprising the disfiguration or scratching of or damage to Plate Glass other than a fracture extending through the entire thickness of the Plate Glass;
4. Any Plate Glass other than Plate Glass of plain and ordinary glazing quality, unless specifically stated otherwise in the Schedule;
5. Breakage of Plate Glass not completely and securely fixed;
6. Any consequential damage or losses, whether of a financial or property nature or by reason of personal injury, and any legal liability of Yours;
7. Loss of or damage that is insured under any other Cover herein;
8. Any loss or damage that is the subject of insurance under Ours plate glass or other insurance policy. >>

<< Specific Exclusions Applicable to Section – XI – Money Insurance

We shall not be liable in respect of:

- a) Loss of money where any employee of You or member of Your family is concerned as principal or accessory or arising out of or attributable to an act of fraud or dishonesty committed by one or more of the employees carrying the money.
- b) Shortage due to error or omission.
- c) Loss of money by removal from safe following the use of the Key to the said safe or any duplicate thereof belonging to the Insured unless such key has been obtained by assault or violence or any threat thereat. >>

<< Specific Exclusions Applicable to Section – XII - FIDELITY GUARANTEE

We shall not be liable in respect of:

1. Loss due to loss of potential income, including but not limited to interest and dividends and loss of computer time, not realized by You because of loss covered under this Policy;
2. Costs, fees and other expenses incurred by You in establishing the existence of or amount of loss covered under this Policy, except as may be specially stated to the contrary under Special Condition e of this section under this Policy;
3. Damages of any type for which You are legally liable, except direct compensatory damages for which You are legally liable and arising from a loss covered under this Policy.;
4. The costs of defending any legal proceeding brought against You or the fees, costs or expenses incurred or paid by You in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss to the Insured covered by this Policy;
5. Loss, or that part of any loss, as the case may be the proof of which either as to its existence or as to its amount, is dependent upon an inventory computation or profit and loss computation alone;
6. Loss caused by any Employee who, at the time of committing any fraudulent or dishonest acts (as Insured hereunder) controls more

than five percent of the issued share capital of the Insured company or of any Subsidiary of the Insured company;

7. Loss caused by any broker, factor commission, consignee, contractor or other agent or representative of the same general character;
8. Loss caused by any Employee from and after the time that the Insured or any partner or officer thereof not in collusion with such Employee shall have knowledge or information that such Employee has committed any dishonest or fraudulent act whether such act be committed any (a) after the date of employment by the Insured or, (b) prior to the date of employment by the Insured.
9. Any liability in respect of any loss or claim (a) arising out of or in connection with any circumstances or occurrences which have been notified to any insurer on any other policy of insurance effected prior to the inception of this Policy;(b) arising out of or in connection with any circumstances or occurrences known to You prior to the inception of this Policy; and
10. Loss due to loss of and /or damage to proprietary information, trade secrets, confidential processing methods or other confidential information of any kind. In any claim, and in any action, suit or other proceeding to enforce a claim under this Policy for loss, the burden of proving that such loss does not fall within this Exclusion shall be upon You. >>

<< Specific Exclusions Applicable to Section – XIII – Pedal Cycle

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any accident, loss damage or liability caused by or through or in connection with the use of any Pedal Cycle for hire or reward or outside India;
2. Damage caused by over loading, strain or mechanical breakdown;
3. Loss of or damage to accessories by theft unless the Pedal Cycle is stolen at the same time;
4. Loss, damage or liability occurring whilst the Pedal Cycle is being used for competition, racing or pace making. >>

<< Specific Exclusions Applicable to Section – XIV - NEON SIGN/ GLOW SIGN

We shall not be liable in respect of the fusing or burning out of Bulbs and/ or Tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown of faults. >>

General Exclusions

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. 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. 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 insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured.
2. Loss or damage caused by depreciation or wear and tear.
3. Consequential loss or liability of any kind or description except for Section II Business Interruption.
4. Loss, destruction or damage directly or indirectly caused to the property insured by
 - a) ionising radiations 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
5. Loss, destruction or damage caused to the insured property by pollution or contamination excluding
 - a) 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.
6. Terrorism Damage Exclusion Warranty : Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

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.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of

		<p>proving the contrary shall be upon the insured.</p>	
10.	<p>Special Conditions and warranties (if any)</p>	<p><< Special Conditions for Section 1. - Fire and Allied Perils</p> <ol style="list-style-type: none"> 1. This insurance shall apply subject to the condition that the PREMISES occupied by the insured, whether as owner or tenant, forms part of a building not being “Kutcha” Construction. 2. If the area of alternative accommodation taken by the insured is more than the area of the PREMISES occupied by the insured, the additional rent borne by the insured for the purpose of this insurance shall be deemed to be that proportion of the additional rent actually borne by the insured as the area of the PREMISES which was in the insured’s occupation bears to the area of the alternative accommodation taken by the insured. The insured shall be at liberty to take alternative accommodation in any locality so long as it is within the Municipal limit of the city or town in which the PREMISES is situated >> <p><< Conditions - SECTION-II FIRE LOSS OF PROFIT PROTECTION OF YOUR GROSS PROFIT</p> <ol style="list-style-type: none"> 1. If during the Indemnity Period services shall be rendered elsewhere than at the Premises for the benefit of the business either by Insured or by others on insured’s behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period. 2. Insured shall declare within nine months after the expiry of any Period of Insurance, the Gross Profit earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with the Period of Insurance, as certified by the Insured’s Auditors, was less than the Limit of Liability there on, a prorata return of premium not exceeding 50% of the premium paid by Insured for such period of Insurance shall be made in respect of the difference. Where, however, The Company does not receive the declaration within twelve months after the expiry of the period of Insurance, no refund shall be admissible. If any damage has occurred giving rise to a claim under >> <p><< Warranties applicable to Section – V-A - Protection of Your</p>	<p>NA</p>

Electronic Equipments

It is warranted that the Maintenance Agreement in force at the inception of this policy is maintained during the currency of this policy and no variation in the terms of the Agreement shall be made without the written consent of Us being obtained. For the purpose of this warranty the word 'Maintenance' shall mean the following –

- i. Safety checks,
- ii. Preventive maintenance
- iii. Rectification of loss or damage or faults arising from normal operation as well as from ageing. >>

<< Things You Should Do – Applicable to Section – VII - Accident Suraksha

1. If You or insured person meet with an accidental bodily injury that may result in a claim, then
 - a) You or insured person must immediately consult a Doctor and follow the advice and treatment that he Recommends
 - b) You or insured person or someone claiming on Your behalf must inform Us in writing immediately and in any event within 15 days
 - c) You or insured person must take reasonable steps to lessen the consequences of Your bodily injury.
 - d) You or insured person or someone claiming on Your behalf must promptly give Us the documentation and other information We ask for to investigate the claim or Our obligation to make payment for it.
 - e) You or insured person must have Yourself examined by Our medical advisors if We ask for this and as often as We consider this to be necessary.
 - f) In case of Your or insured persons death, someone claiming on Your or insured persons behalf must inform Us in writing immediately and send Us a copy of the Post Mortem report, FIR or any other document as required by Us within 15 days.
2. We have agreed to issue this policy based on the occupation that You have declared to Us while taking this policy. If You change Your or insured person's occupation then You must tell Us in writing within 30 days of the change. If You do not do this, then this insurance will cease as far as You or insured persons are concerned from the date that You changed Your or insured persons occupation.
3. You should send any communication meant to Us in writing to Our address shown in the Schedule. >>

<< Specific Conditions Applicable to Section – XII – FIDELITY GUARANTEE

- a) On the discovery of any act which may give rise or has risen in a claim under this section, You shall:
 1. Immediate notice of loss in writing, which in any case should be within 24 hours of occurrence of the event should be given to the company and complain lodged with police authorities
 2. Immediately take all steps to prevent further loss,
 3. Supply at the request of and free of expense to Us all such proof, information and other evidence (verified by statutory declaration if so required) relating to the claim as We may require.

		<p>b) You shall report the occurrence of any event which could give rise to a claim immediately on discovery of the same and in no case later than 30 days from the date of such discovery.</p> <p>c) Our liability for each employee in respect of all losses during the period of insurance is limited to the sum stated in the attached schedule against the said employee.</p> <p>d) Any money of the Employee in the hands of You and any money which but for the Employee's dishonesty would have been due to the Employee from You shall be deducted from the amount otherwise payable under this Policy. Any money recovered after the settlement of any claim shall be the property of You, not exceeding, however, the amount paid by You.</p> <p>e) You shall when required by Us but at the expense of Us if a conviction be obtained, use all diligence in prosecuting any of the employee to conviction for any act which such employee shall have committed and in consequence of which a claim will have to be made under such Policy and shall at Our expense give all information and assistance to enable Us to use for and obtain reimbursement by any such employee by reason of whose acts or defaults a claim has been made or by the estate of such employee or money which We shall have become liable to pay in respect thereof.</p> <p>f) We shall be entitled at its own expense and for its own benefit in the name of You to prosecute all claims and exercise all rights of action competent to You against the employee in respect of any act against You in connection with which it may have made payment under this Policy and You shall give to Us all such information and assistance as may be reasonable for maintaining such claims or rights.</p> <p>We shall not be bound to give any notice or be affected by any notice of any trust charge lien assignment or other dealing with or relating to any contract of insurance but the receipt of You or Your legal personal representative shall in all cases be an effectual discharge to the Company. >></p> <p><< Special Condition applicable to Section – XIII – Pedal Cycle If left unattended, the Pedal Cycle must be properly locked and secured >></p> <p><<<Any other special condition 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. 	NA

		<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%	
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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://generalicentralinsurance.com Email: GCIClaims@generalicentral.com 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>Generali Central Insurance Company Limited,</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: GCIClaims@generalicentral.com</i> <i>Address: Generali Central Insurance Company Limited., 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 GCIClaims@generalicentral.com 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, 	NA																												

		<p>reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for.</p> <ul style="list-style-type: none"> - 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. <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement <table border="1"> <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: generalicentralinsurance.com/customer-service/grievance-redressal 	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 Policyholders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest - https://generalicentralinsurance.com/privacy-policy • Details of Grievance Redressal Officer of the Insurer - gcicare@generalicentral.com • 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												



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://generalicentralinsurance.com/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** gicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800