

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	Erection All Risk Insurance (Retail)	NA																
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPEN0005V02200708	NA																
3	Structure	Indemnity	NA																
4	Interests Insured	Projects that involve the erection/installation of plant, machinery, and equipment.	NA																
5	Sum Insured	<<< INR XXXX >>>	NA																
6	Policy Coverage	<p>SECTION I - MATERIAL DAMAGE Provide coverages to property lost, damaged or destroyed by any cause, other than those specifically excluded under the policy, in manner necessitating replacement or repair.</p> <p>SECTION II – THIRD PARTY LIABILITY a) legal liability for accidental loss or damage caused to property of other persons b) legal liability for fatal or non-fatal injury to any persons other than the Insured's own employees or workmen or employees of the owner of the works or premises due to construction of any property.</p>	Section 1 Section 2																
7	Add-on Cover / Optional Cover	<p><<<</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Sl. No.</th> <th style="width: 40%;">Add-Ons</th> <th style="width: 35%;">UIN</th> <th style="width: 20%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>CIVIL ENGINEERING WORKS</td> <td>IRDAN132RPEN0005V02200708/A0022V01202223</td> <td><< INR XXX X >></td> </tr> <tr> <td>2</td> <td>ENDORSEMENTS FOR FIRE/EXPLOSION CLAIMS AND FIRE FIGHTING</td> <td>IRDAN132RPEN0005V02200708/A0023V01202223</td> <td><< INR XXX X >></td> </tr> <tr> <td>3</td> <td>ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION:</td> <td>IRDAN132RPEN0005V02200708/A0024V01202223</td> <td><< INR XXX X >></td> </tr> </tbody> </table>	Sl. No.	Add-Ons	UIN	Sum Insured	1	CIVIL ENGINEERING WORKS	IRDAN132RPEN0005V02200708/A0022V01202223	<< INR XXX X >>	2	ENDORSEMENTS FOR FIRE/EXPLOSION CLAIMS AND FIRE FIGHTING	IRDAN132RPEN0005V02200708/A0023V01202223	<< INR XXX X >>	3	ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION:	IRDAN132RPEN0005V02200708/A0024V01202223	<< INR XXX X >>	NA
Sl. No.	Add-Ons	UIN	Sum Insured																
1	CIVIL ENGINEERING WORKS	IRDAN132RPEN0005V02200708/A0022V01202223	<< INR XXX X >>																
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3	ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION:	IRDAN132RPEN0005V02200708/A0024V01202223	<< INR XXX X >>																

	4	ENDORSEMENT FOR TEST RUN DEFINITION FOR GAS TURBINES IN RESPECT OF COMBINED CYCLE POWER PLANT	IRDAN132RPEN0005V02200708/A0 025V01202223	<< INR XXX X >>
	5	HYDROCARBON ENDORSEMENT FOR TESTING & COMMISSIONING	IRDAN132RPEN0005V02200708/A0 026V01202223	<< INR XXX X >>
	6	ENDORSEMENT REGARDING SAFETY MEASURES	IRDAN132RPEN0005V02200708/A0 027V01202223	<< INR XXX X >>
	7	ENDORSEMENT REGARDING DAMAGE TO CROPS, FORESTS ETC.	IRDAN132RPEN0005V02200708/A0 028V01202223	<< INR XXX X >>
	8	WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES	IRDAN132RPEN0005V02200708/A0 029V01202223	<< INR XXX X >>
	9	SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES	IRDAN132RPEN0005V02200708/A0 030V01202223	<< INR XXX X >>
	10	COVER OF LEAK SEARCH COSTS WHEN LAYING PIPELINES	IRDAN132RPEN0005V02200708/A0 031V01202223	<< INR XXX X >>
	11	SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES	IRDAN132RPEN0005V02200708/A0 032V01202223	<< INR XXX X >>
	12	72 HOURS CLAUSE	IRDAN132RPEN0005V02200708/A0 033V01202223	<< INR XXX X >>
	13	50 : 50 CLAUSE	IRDAN132RPEN0005V02200708/A0 034V01202223	<< INR XXX X >>
	14	LOSS MINIMISATION EXPENSES	IRDAN132RPEN0005V02200708/A0 035V01202223	<< INR XXX X >>
	15	COVER FOR MANUFACTURER'S RISK	IRDAN132RPEN0005V02200708/A0 036V01202223	<< INR XXX X >>
	16	WAIVER OF CONTRIBUTION CLAUSE	IRDAN132RPEN0005V02200708/A0 037V01202223	<< INR

				XXX X >>
	17	OUTRIGHT DEFECT EXCLUSION DE1 (1995)	IRDAN132RPEN0005V02200708/A0 038V01202223	<< INR XXX X >>
	18	APPRAISEMENT CLAUSE	IRDAN132RPEN0005V02200708/A0 039V01202223	<< INR XXX X >>
	19	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT CLAUSE	IRDAN132RPEN0005V02200708/A0 040V01202223	<< INR XXX X >>
	20	INTERMITTENT TESTING	IRDAN132RPEN0005V02200708/A0 041V01202223	<< INR XXX X >>
	21	POLITICAL RISKS EXCLUSION ENDORSEMENT	IRDAN132RPEN0005V02200708/A0 042V01202223	<< INR XXX X >>
	22	NUCLEAR ENERGY RISKS EXCLUSION CLAUSE	IRDAN132RPEN0005V02200708/A0 043V01202223	<< INR XXX X >>
	23	ADDITIONAL NUCLEAR EXTENSIONS	IRDAN132RPEN0005V02200708/A0 044V01202223	<< INR XXX X >>
	24	COMPUTER LOSS GENERAL EXCLUSION	IRDAN132RPEN0005V02200708/A0 045V01202223	<< INR XXX X >>
	25	ELECTRONIC DATE RECOGNITION CLAUSE EDRC (B)	IRDAN132RPEN0005V02200708/A0 046V01202223	<< INR XXX X >>
	26	POLLUTION/CONTAMINATION EXCLUSION – NMA 1685	IRDAN132RPEN0005V02200708/A0 047V01202223	<< INR XXX X >>
	27	SANCTION LIMITATION AND EXCLUSION CLAUSE (LMA 3100)	IRDAN132RPEN0005V02200708/A0 048V01202223	<< INR XXX X >>
	28	INFORMATION TECHNOLOGY CLARIFICATION AGREEMENT	IRDAN132RPEN0005V02200708/A0 049V01202223	<< INR XXX X >>
	29	PROFESSIONAL FEES CLAUSE	IRDAN132RPEN0005V02200708/A0 050V01202223	<< INR

			XXX X >>
30	TOTAL ASBESTOS EXCLUSION CLAUSE	IRDAN132RPEN0005V02200708/A0 051V01202223	<< INR XXX X >>
31	CO-INSURANCE CLAUSE	IRDAN132RPEN0005V02200708/A0 052V01202223	<< INR XXX X >>
32	DESIGNATION OF PROPERTY CLAUSE	IRDAN132RPEN0005V02200708/A0 053V01202223	<< INR XXX X >>
33	NO CONTROL CLAUSE	IRDAN132RPEN0005V02200708/A0 054V01202223	<< INR XXX X >>
34	NOMINATED LOSS ADJUSTER'S CLAUSE	IRDAN132RPEN0005V02200708/A0 055V01202223	<< INR XXX X >>
35	NON VITIATION CLAUSE	IRDAN132RPEN0005V02200708/A0 056V01202223	<< INR XXX X >>
36	NON-INVALIDATION CLAUSE	IRDAN132RPEN0005V02200708/A0 057V01202223	<< INR XXX X >>
37	ON ACCOUNT PAYMENT CLAUSE	IRDAN132RPEN0005V02200708/A0 058V01202223	<< INR XXX X >>
38	PRIMARY & NON-CONTRIBUTORY CLAUSE	IRDAN132RPEN0005V02200708/A0 059V01202223	<< INR XXX X >>
39	CIVIL AUTHORITY CLAUSE	IRDAN132RPEN0005V02200708/A0 060V01202223	<< INR XXX X >>
40	LOSS PAYEE CLAUSE	IRDAN132RPEN0005V02200708/A0 061V01202223	<< INR XXX X >>
41	MULTIPLE INSURED'S CLAUSE	IRDAN132RPEN0005V02200708/A0 062V01202223	<< INR XXX X >>

	42	CYBER LOSS LIMITED EXCLUSION CLAUSE (LMA 5410)	IRDAN132RPEN0005V02200708/A0 063V01202223	<< INR XXX X >>
	43	RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL & ELECTRO MAGNETIC WEAPONS EXCLUSION CLAUSE	IRDAN132RPEN0005V02200708/A0 064V01202223	<< INR XXX X >>
	44	RAIN WATER DAMAGE EXCLUSION WARRANTY	IRDAN132RPEN0005V02200708/A0 065V01202223	<< INR XXX X >>
	45	WARRANTY CONCERNING STRUCTURES IN EARTHQUAKE ZONES	IRDAN132RPEN0005V02200708/A0 066V01202223	<< INR XXX X >>
	46	SPECIAL CONDITIONS FOR LAYING WATER SUPPLY AND SEWER PIPES	IRDAN132RPEN0005V02200708/A0 067V01202223	<< INR XXX X >>
	47	EARTHQUAKE, VOLCANIC ACTIVITY OR TSUNAMI EXCLUSION CLAUSE	IRDAN132RPEN0005V02200708/A0 068V01202223	<< INR XXX X >>
	48	EXCLUSION OF COSTS AND EXPENSES RELATING TO LANDSLIDES AND REPAIR TO UNPROTECTED SLOPES	IRDAN132RPEN0005V02200708/A0 069V01202223	<< INR XXX X >>
	49	NORMAL ACTION OF SEA	IRDAN132RPEN0005V02200708/A0 070V01202223	<< INR XXX X >>
	50	SPECIAL CONDITIONS CONCERNING PILING FOUNDATION AND RETAINING WALL WORKS	IRDAN132RPEN0005V02200708/A0 071V01202223	<< INR XXX X >>
	51	WET WORKS	IRDAN132RPEN0005V02200708/A0 072V01202223	<< INR XXX X >>
	52	COFFERDAMS	IRDAN132RPEN0005V02200708/A0 073V01202223	<< INR XXX X >>
	53	BREAKWATERS	IRDAN132RPEN0005V02200708/A0 074V01202223	<< INR XXX X >>

	54	CONDITION FOR CONSTRUCTION OF TUNNEL, GALLERY, TEMPORARY/PERMANENT SUBSURFACE STRUCTURE /INSTALLATIONS	IRDAN132RPEN0005V02200708/A0 075V01202223	<< INR XXX X >>
	55	WARRANTY CONCERNING CAMPS AND STORES	IRDAN132RPEN0005V02200708/A0 076V01202223	<< INR XXX X >>
	56	WARRANTY CONCERNING CONSTRUCTION MATERIAL	IRDAN132RPEN0005V02200708/A0 077V01202223	<< INR XXX X >>
	57	SECTION WARRANTY FOR ROAD PROJECTS, INTERNAL/ACCESS ROADS OF HYDEL POWER PROJECTS	IRDAN132RPEN0005V02200708/A0 078V01202223	<< INR XXX X >>
	58	EXCLUSION CONCERNING USED MACHINERY	IRDAN132RPEN0005V02200708/A0 079V01202223	<< INR XXX X >>
	59	UNDERGROUND CONSTRUCTION	IRDAN132RPEN0005V02200708/A0 080V01202223	<< INR XXX X >>
	60	INTERNATIONAL TUNNELLING CODE OF PRACTICE TO APPLY	IRDAN132RPEN0005V02200708/A0 081V01202223	<< INR XXX X >>
	61	LEG TUNNEL WORKS CLAUSE	IRDAN132RPEN0005V02200708/A0 082V01202223	<< INR XXX X >>
	62	GLACIER LAKE OUTBURST FLOOD (GLOF)	IRDAN132RPEN0005V02200708/A0 083V01202223	<< INR XXX X >>
	63	AGREED BANK CLAUSE	IRDAN132RPEN0005V02200708/A0 084V01202223	<< INR XXX X >>
	64	STFI (STORM, TEMPSET, FLOOD, INUNDATION) EXCLUSION	IRDAN132RPEN0005V02200708/A0 085V01202223	<< INR XXX X >>
	65	EARTHQUAKE EXCLUSION CLAUSE	IRDAN132RPEN0005V02200708/A0 086V01202223	<< INR XXX X >>

	66	DRILLING WORK FOR WATER WELLS	IRDAN132RPEN0005V02200708/A0087V01202223	<< INR XXX X >>
	67	EXCLUSION OF LOSSES, DAMAGE OR LIABILITIES ARISING FROM HORIZONTAL DIRECTIONAL DRILLING	IRDAN132RPEN0005V02200708/A0088V01202223	<< INR XXX X >>
	68	MUNICH RE'S WET RISK ENDORSEMENT	IRDAN132RPEN0005V02200708/A0089V01202223	<< INR XXX X >>
	69	HYDROCARBON PROCESSING INDUSTRY ENDORSEMENT	IRDAN132RPEN0005V02200708/A0090V01202223	<< INR XXX X >>
	70	SPL. CONDITION 1 FOR HYDROCARBON PROCESSING INDUSTRIES	IRDAN132RPEN0005V02200708/A0091V01202223	<< INR XXX X >>
	71	SPL. CONDITION 2 FOR HYDROCARBON PROCESSING INDUSTRIES	IRDAN132RPEN0005V02200708/A0092V01202223	<< INR XXX X >>
	72	GROUND WATER PUMPING	IRDAN132RPEN0005V02200708/A0093V01202223	<< INR XXX X >>
	73	STORAGE TANKS	IRDAN132RPEN0005V02200708/A0094V01202223	<< INR XXX X >>
	74	CROSS LIABILITY COVER	IRDAN132RPEN0005V02200708/A0095V01202223	<< INR XXX X >>
	75	AIR FREIGHT	IRDAN132RPEN0005V02200708/A0096V01202223	<< INR XXX X >>
	76	ADDITIONAL CUSTOMS DUTY	IRDAN132RPEN0005V02200708/A0097V01202223	<< INR XXX X >>
	77	OFF-SITE STORAGE COVER	IRDAN132RPEN0005V02200708/A0098V01202223	<< INR XXX X >>
	78	MAINTENANCE VISITS/LIMITED	IRDAN132RPEN0005V02200708/A0099V01202223	<< INR

		MAINTENANCE VISITS COVER		XXX X >>
	79	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAYS,EXPRESS FREIGHT EXCL. AIR FREIGHT	IRDAN132RPEN0005V02200708/A0 100V01202223	<< INR XXX X >>
	80	COVER OF EXTRA CHARGES FOR OVERTIME,NIGHT WORK,WORK ON PUBLIC HOLIDAY,EXPRESS FREIGHT INCL.AIR FREIGHT	IRDAN132RPEN0005V02200708/A0 101V01202223	<< INR XXX X >>
	81	ESCALATION CLAUSE	IRDAN132RPEN0005V02200708/A0 102V01202223	<< INR XXX X >>
	82	CLEARANCE AND REMOVAL OF DEBRIS	IRDAN132RPEN0005V02200708/A0 103V01202223	<< INR XXX X >>
	83	COVER FOR INCREASED CUSTOM DUTY	IRDAN132RPEN0005V02200708/A0 104V01202223	<< INR XXX X >>
	84	OWNERS SURROUNDING PROPERTY	IRDAN132RPEN0005V02200708/A0 105V01202223	<< INR XXX X >>
	85	AUTOMATIC REINSTATEMENT	IRDAN132RPEN0005V02200708/A0 106V01202223	<< INR XXX X >>
	86	WAIVER OF SUBROGATION	IRDAN132RPEN0005V02200708/A0 107V01202223	<< INR XXX X >>
	87	EXTENDED MAINTENANCE COVER	IRDAN132RPEN0005V02200708/A0 108V01202223	<< INR XXX X >>
	88	CONTINUITY OF COVER	IRDAN132RPEN0005V02200708/A0 109V01202223	<< INR XXX X >>
	89	PUT TO USE	IRDAN132RPEN0005V02200708/A0 110V01202223	<< INR XXX X >>

	90	EXTENDED DEFECTIVE CONDITION EXCLUSION DE2 (1995)	IRDAN132RPEN0005V02200708/A0 111V01202223	<< INR XXX X >>
	91	LIMITED DEFECTIVE CONDITION EXCLUSION DE3 (1995)	IRDAN132RPEN0005V02200708/A0 112V01202223	<< INR XXX X >>
	92	DEFECTIVE PART EXCLUSION DE4 (1995)	IRDAN132RPEN0005V02200708/A0 113V01202223	<< INR XXX X >>
	93	DESIGN IMPROVEMENT EXCLUSION DE5 (1995)	IRDAN132RPEN0005V02200708/A0 114V01202223	<< INR XXX X >>
	94	TPL COVER DURING MAINTENANCE PERIOD	IRDAN132RPEN0005V02200708/A0 115V01202223	<< INR XXX X >>
	95	STORAGE AT FABRICATORS PREMISES/WORKSHOP/O FF-SITE	IRDAN132RPEN0005V02200708/A0 116V01202223	<< INR XXX X >>
	96	EARTHQUAKE	IRDAN132RPEN0005V02200708/A0 117V01202223	<< INR XXX X >>
	97	SABOTAGE AND TERRORISM DAMAGE COVER ENDORSEMENT (MATERIAL DAMAGE ONLY)	IRDAN132RPEN0005V02200708/A0 118V01202223	<< INR XXX X >>
	98	STFI PERILS COVER	IRDAN132RPEN0005V02200708/A0 119V01202223	<< INR XXX X >>
	99	CONSTRUCTION MACHINERY PLANTS AND EQUIPMENTS	IRDAN132RPEN0005V02200708/A0 120V01202223	<< INR XXX X >>
	100	Cover for Catalyst during hot testing period	IRDAN132RPEN0005V02200708/A0 041V01202324	<< INR XXX X >>
	101	Cessation of Work	IRDAN132RPEN0005V02200708/A0 042V01202324	<< INR XXX X >>
	102	Cover for testing of Second Hand Machine	IRDAN132RPEN0005V02200708/A0 043V01202324	<< INR

				XXX X >>
	103	Dismantling cover extension	IRDAN132RPEN0005V02200708/A0 044V01202324	<< INR XXX X >>
	104	Dewatering expenses	IRDAN132RPEN0005V02200708/A0 045V01202324	<< INR XXX X >>
	105	Claim Preparation Cost	IRDAN132RPEN0005V02200708/A0 046V01202324	<< INR XXX X >>
	106	Involuntary Betterment	IRDAN132RPEN0005V02200708/A0 047V01202324	<< INR XXX X >>
	107	Cover for Valuable Documents	IRDAN132RPEN0005V02200708/A0 048V01202324	<< INR XXX X >>

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Disclaimer: Only Opted Covers reflect here

8	Loss Participation	<p><<INR XX>></p> <p>Illustration</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td>INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td>INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td>INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td>INR 54,15,000</td> </tr> </tbody> </table>	Description	Amount	Policy SI	INR 1,00,00,000	Claim Amount:	INR 57,00,000	Policy Deductible: 5% of the claim amount, applicable on each and every claim	INR 2,85,000	Net Payable amount	INR 54,15,000	NA
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Net Payable amount	INR 54,15,000												

9	Exclusions	<p><<EXCLUSION TO SECTION I</p> <p>The Company, shall not, however, be liable for –</p> <ol style="list-style-type: none"> The first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule; Loss discovered only at the time of taking an inventory; Normal wear and tear, gradual deterioration due to atmospheric conditions or otherwise, rust, scratching of painted or polished surfaces or breakage of glass; Loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection. This exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss or damage to other insured items resulting from such excluded perils; 	
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- e) The cost necessary for rectification or correction of any error during erection unless resulting in physical loss or damage;
- f) Loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities cheques, packing materials such as cases, boxes, crates;
- g) Any damage or penalties on account of the Insured's nonfulfillment of the terms of delivery or completion under his Contract of Erection or of any obligations assumed there under including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies. >>

<< EXCLUSIONS TO SECTION II

The Company will not indemnify the Insured in respect of –

- a) The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage
- b) Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;
- c) Liability consequent upon –
 - a. Bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;
 - b. Loss of or damage to property belonging to or held in care, custody or control of the Contractor(s), the principal(s) or any other firm connected with the project which or part of which is insured under Section I, or an employee or workman of one of the aforesaid;
 - c. Any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
 - d. Any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement. >>

GENERAL EXCLUSIONS:

The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by –

- a) War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, civil commotion, military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de jure or de facto or by any public, municipal or local authority.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.
- c) Wilful act or wilful negligence of the Insured or of his responsible representative.
- d) Cessation of work whether total or partial.
- e) Terrorism Damage Exclusion Warranty This Policy 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 exclusion, an act of terrorism means an act or series of acts, 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time

		<p>being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.</p> <p>This exclusion also includes loss, damage, cost or expense 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 the above.</p>																											
10	Special Conditions and warranties (if any)	<<<Any special conditions or warranties>>>	NA																										
11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected. Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p> <table border="1"> <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> </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	NA
Description	Amount																												
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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%											
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://generalicentralinsurance.com Email: GCclaims@generalicentral.com Details of designated company officials to be contacted in time of claim – <p><<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – <i>Branch Manager</i> Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008. Phone: +91 079-25464166 >>></p> <p><<<Direct Policy – Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited), Ph: 1800 220 233 / 1860-500-3333 / 022-67837800 Email: GCclaims@generalicentral.com 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>>></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 GCclaims@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, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for. - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim. - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability. - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment. Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="407 1667 1313 1990"> <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</td> </tr> </tbody> </table> 			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	NA
S. No	Stages of claim	Times lines for settlement of claims												
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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.	
		<ul style="list-style-type: none"> Escalation Matrix when TAT is not satisfied: generalicentralinsurance.com/customer-service/grievance-redressal 			
13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> State the brief details of Protection of Policyholder's Interest - https://generalicentralinsurance.com/policies 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:

- Website link for documents: - <https://generalicentralinsurance.com/customer-service/downloads>
- 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:** gcicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800