

### 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	Fidelity Guarantee Insurance	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMS0008V01200809	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	The company will cover you for the direct financial losses caused by any employee's deliberate fraudulent or dishonest act.	CLAUSE 1										
5	Sum Insured	<<<INR XXX>>>	NA										
6	Policy Coverage	The Company covers direct pecuniary loss due to fraud/dishonesty of salary employees of the insured, provided that: <ol style="list-style-type: none"> <li>such loss is committed within the retroactive period and during the Business, and</li> <li>First discovered during the Policy period or within 12 months of expiry of the policy, and</li> <li>Such loss is committed by the Employee with the primary intention to obtain personal financial gain, and</li> <li>The Company's liability to indemnify is subject to the Deductible, the Employee Sum Insured and the Limit of Indemnity.</li> </ol>	CLAUSE 1										
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<INR XX>> <b>Illustration</b> <table border="1" data-bbox="423 1625 1205 1923"> <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><b>General Exclusions</b></p> <p>1 The Company is not liable for, and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:</p> <p>1.1. Any consequential losses of any kind, be they by way of loss. of profit, any loss not reflected in the Insured's books of account, loss of opportunity, business interruption, market loss, loss of gain or potential income or gain which should have accrued to the Insured (including but not limited to interest and dividends), or otherwise.</p> <p>1.2. Any legal liability of any kind.</p> <p>1.3. Any fraudulent or dishonest act of a n Employee not discovered within 12 months (subject to condition 4.3.2) of the date upon which such Employee ceased to be an employee of the Insured for any reason.</p> <p>1.4. Any expenses incurred by the Insured in establishing the existence of or quantification of any fact or matter giving rise to a Claim under this Policy.</p> <p>1.5. Any fact or matter or circumstance of which the Insured was, or ought reasonably to have been, aware at the commencement of the Policy Period.</p> <p>2. The Company is not liable for, and no indemnity will be provided in respect of any loss arising in circumstances where:</p> <p>2.1. The Insured carries on any business other than the Business, and/or</p> <p>2.2. There is any material change in the facts and matters stated in the Insured's proposal, and/or</p> <p>2.3. The duties or terms of service of Employees differ from those described in the proposal, and/or</p> <p>2.4. The precautions and checks for ensuring the accuracy of the Insured's accounts and stocks are not as described in the Insured's proposal.</p>	CLAUSE 2
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"> <li>• Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> <li>• Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li> <li>• Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li> <li>• Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li> </ul> <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p>	NA

		<b>Description</b>	<b>Amount</b>		
		Gross Loss Assessed	10000		
		Less: Depreciation, if applicable	1000		
		Less: Salvage, if applicable	500		
		<b>Gross Loss</b>	<b>8500</b>		
		Less: Under Insurance*, if applicable 20%	1700		
		<b>Gross Assessed Loss</b>	<b>6800</b>		
		Less: Excess, if applicable	1000		
		<b>Net Loss Payable</b>	<b>5800</b>		
		<b>Calculation of Under Insurance -</b>			
		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"> <li>• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> <li>• Website: <a href="https://generalicentralinsurance.com">https://generalicentralinsurance.com</a></li> <li>• Email: <a href="mailto:GCclaims@generalicentral.com">GCclaims@generalicentral.com</a></li> <li>• Details of designated company officials to be contacted in time of claim –</li> </ul> <p>&lt;&lt;&lt; Branch Policy - Branch Manager &amp; 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</i> <i>Pincodes:380008.</i> <i>Phone: +91 079-25464166 &gt;&gt;&gt;</i></p> <p>&lt;&lt;&lt;Direct Policy – <i>Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited),</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: <a href="mailto:GCclaims@generalicentral.com">GCclaims@generalicentral.com</a></i></p>			NA

*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>>>*

- Details of procedure to be followed for reimbursement of claim
  - Intimate claims immediately upon occurrence of any event.
- - To intimate claim, send email to [GCclaims@generalicentral.com](mailto: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**

S. No	Stages of claim	Times lines for settlement of claims
1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured
2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document
3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.

- Escalation Matrix when TAT is not satisfied: [generalicentralinsurance.com/customer-service/grievance-redressal](http://generalicentralinsurance.com/customer-service/grievance-redressal)

13.	Grievance Redressal and Policyholder's Protection	<ul style="list-style-type: none"> <li>• State the brief details of Protection of Policyholder's Interest - <a href="https://generalicentralinsurance.com/policies">https://generalicentralinsurance.com/policies</a></li> <li>• Details of Grievance Redressal Officer of the Insurer - <a href="mailto:gcicare@generalicentral.com">gcicare@generalicentral.com</a></li> <li>• Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li> <li>• Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	NA
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> </ul>	NA

		<ul style="list-style-type: none"> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> <li>• Risk location</li> <li>• Security measures</li> <li>• Risk occupancy</li> <li>• Case specific material facts or risk details</li> </ul>	
--	--	---	--

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:**

1. Website link for documents: <https://generalicentralinsurance.com/customer-service/downloads>
2. 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, 8<sup>th</sup> Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** [gccicare@generalicentral.com](mailto:gccicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800