

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	Vivah Suraksha Policy	NA																					
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMS0002V01201112	NA																					
3	Structure	Indemnity	NA																					
4	Interests Insured	Wedding Events for Cancellation & Postponement, Damage To Property, Personal Accident, Money (Money In Safe Only), Burglary, Public Liability	NA																					
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				covered in an equal proportion to the total sum Insured limit, subject to the maximum limits as opted.
		4.	Money (Money In Safe Only)	Loss of money from a safe or strong room due to burglary or robbery, only at the insured's residence which commences 7 days before the event and ends at midnight on the event date or when wedding activities conclude, whichever is earlier. The company will indemnify up to the specified limit of indemnity, provided bank records and proof of withdrawals, expenses, and balance are available for verification.
		5.	Burglary	Loss of or damage to valuables like jewellery, ornaments, precious stones , metals, appliances given by blood relatives and/ or in-laws Property Damage caused by actual or attempted Burglary during the Policy Period; Also the Company will also indemnify the Insured in respect of the reasonable costs incurred by the Insured: a. immediately after the occurrence of an insured event solely with the intention of minimizing the quantum of a Claim to be made under this Policy; b. in clearing up the damage caused to the Insured Premises, including the removal of any debris from the Insured Premises to the nearest waste disposal site
		6.	Public Liability	The Company will pay up to the specified indemnity limit for defense costs and liabilities, covering <ul style="list-style-type: none"> 1. Accidental injury, illness, or death of non-family members, and 2. Accidental loss of or damage to material property not belonging to you

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="418 447 1198 747"> <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>No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith 2. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission) 	Page 11										
10	Special Conditions and warranties (if any)	<<Any Special Conditions or warranties >>	NA										
11	Admissibility of Claim	<ol style="list-style-type: none"> 1. Broad principle of Admissibility or Denial of claim <ul style="list-style-type: none"> • Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. • Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role • Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected. • Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. 2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement) <table border="1" data-bbox="378 1906 1027 1963"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Description	Amount			NA						
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12	<p>Policy Servicing – Claim Intimation and Processing</p> <ul style="list-style-type: none"> • Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 • Website: https://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> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat</i> <i>Pincode:380008.</i> <i>Phone: +91 079-25464166 >>></i></p> <p><<<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: GCclaims@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>	NA																											

		<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="470 856 1377 1402"> <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> • 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 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 - gccicare@generalicentral.com • Bima Bharosa Portal - bimabharosa.irdai.gov.in • Ombudsman - https://www.ciains.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. 	NA												

		Material information is very subjective and below are few examples: <ul style="list-style-type: none">• Risk location• Security measures• Risk occupancy• Case specific material facts or risk details	
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Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)
(Authorized Signatory, where policyholder is a juridical person)
(Stamp of the legal entity)

Note:

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, 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