

## VIVAH SURAKSHA POLICY PROSPECTUS

This policy is a comprehensive cover, intended to cover the event of Wedding.

### COVERAGE

#### Section I: Event Cancellation & Postponement:

This section covers Wedding Cancellation due to:

- 1) Unseasonal rains; storm; Hail storm; Sand storms; Tsunami; tempest, Act of God (as declared by the Meteorological Department of India, during the policy period).
- 2) Loss or Damage to the venue due to Fire & Allied Perils, Earthquake, Flood, Cyclone. (Resulting in cancellation of the event) Making the venue unusable.
- 3) Riots, curfew (As declared by the local police / concern government authority) occurring at the venue or within 25 Kms radius of the venue.
- 4) Death or Accident to bride, groom, and blood relations (parents, brothers, sisters of bride/ groom). Resulting in hospitalization for a period of more than 72 hrs, during the force of the policy.
- 5) Impossibility of groom/ bride to reach venue due to stranding of train and/ or non-availability of road conveyance or local law and order problem.

#### Section II: Damage to Property

This section covers accidental loss of or damage to owned or hired property. Can include residence, decoration, hired venue, sets, decoration etc

#### Section III: Personal Accident

This section covers:

- 1) Accidental Bodily Injury during the Policy Period causing the Named Insured's death within maximum of 12 months or the period of the policy whichever occurs earlier
- 2) Accidental Bodily Injury sustained during the Policy Period causing the Named Insured's Permanent Total Disability within maximum of 12 months or the period of the policy whichever occurs earlier

#### Section IV: Money (Money In Safe only)

This section covers the loss of Money from a Safe and/or Strong Room caused by Burglary or Robbery from the residence address of the insured as declared for which bank records of withdrawal, expenses, balance records with proof, etc. are available.

#### Section V: Burglary

This section covers:

- 1) Loss of or damage to valuables like jewellery, ornaments, precious stones , metals, appliances given by blood relatives and / or in-laws for which proof in the form of bills/valuation certificates are available
- 2) Property Damage caused by actual or attempted Burglary

## **Section VI: Public Liability**

This section covers:

- 1) Accidental bodily injury to or death, disease or illness of any person other than an employee
- 2) Accidental loss of or damage to material property not belonging to you

### **EXTENSIONS**

1. Terrorism Extension applicable to Section I & II
2. Coverage for Bride and Groom Residence Extension applicable to Section I
3. Permanent Partial Disablement Extension applicable to Section III
4. Medical Expenses caused due to Accidental hospitalization Extension applicable to Section III
5. Money insurance (at Venue or a Hotel Room) Extension applicable to Section IV
6. Burglary at Venue or a Hotel Room Extension applicable to Section V
7. Food and beverages applicable to Section VI

### **EXCLUSIONS APPLICABLE TO ALL SECTIONS**

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:

- 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)

(Note- Separate Exclusions applicable to each section. Please refer to Policy wordings for details.)

***This Insurance is no cancellable and there can be no return of premium.***

**Disclaimer:** For detailed information on this product including terms and conditions etc., please refer to the policy document and consult your advisor or visit our website at <https://generalicentralinsurance.com> before concluding a sale. Insurance is the subject matter of solicitation.

**About the company:**



Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the 'Great Place to Work' certification six times in a row. The Company has also earned numerous industry accolades including the Emy Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

In case of claims please contact:

**Generali Central Insurance Company Limited**

Regn. No.: 132

Address: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai – 400083

Customer Service: 1800-220-233 | 1860-500-3333 | 022-67837800

CIN: U66030MH2006PLC165287

E-mail: [gccare@generalicentral.com](mailto:gccare@generalicentral.com)

Website:- <https://generalicentralinsurance.com>

**Redressal of Grievance**

In case of any grievance the insured person may contact the company through

Website: <https://generalicentralinsurance.com> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: [gccare@generalicentral.com](mailto:gccare@generalicentral.com)

Courier: Grievance Redressal Cell, Generali Central Insurance Company Limited  
Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.



If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [GCIGRO@generalicentral.com](mailto:GCIGRO@generalicentral.com) or call at: 7900197777

For updated details of grievance officer, kindly refer the link [generalicentralinsurance.com/customer-service/grievance-redressal](http://generalicentralinsurance.com/customer-service/grievance-redressal)

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

**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