

ALL RISK INSURANCE POLICY - RETAIL

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	ALL RISK INSURANCE POLICY - RETAIL	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0027V01202223	Not applicable
3	Structure	<p>Policy</p> <ul style="list-style-type: none"> • Indemnity <p>Add-ons</p> <ul style="list-style-type: none"> • Indemnity 1. Waiver of improvement, betterment or technological upgrade charges 2. Escalation clause 3. Parts undamaged/ destruction of sound property 4. Depreciation waiver 5. Professional fees 6. Claim investigation & preparation clause 7. Auditors' fees & expenses 8. Claims preparation costs 9. Loss minimisation expenses 10. Coverage for electrical & mechanical breakdown 11. Obsolete parts 12. Terrorism cover 13. Transit risk 14. Third party liability 15. Dismantling cover 16. Expediting costs including air-freight and express freight 17. Valuable documents cover 18. Valuable papers & records clause 19. Waiver of subrogation clause 20. Own damage cover for self propelled vehicles 21. Omission to insure 22. Damages to money, valuable documents/precious items/ computer systems records. 	Add-on Wordings

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		<p>23. Bank lockers clause</p> <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	
4	Interests Insured	<p>This Product offers insurance coverage to the asset which is proposed for insurance.</p> <p><< Asset Details>></p>	Not applicable
5	Sum Insured	Sum Insured - << Total Sum Insured as opted >>	Section: Coverage – Limit of Liability
6	Policy Coverage	Policy provides coverage against Loss or Damage to the asset insured by any accidental & fortuitous causes, unless specifically excluded, during the period of insurance	Section: Coverage
7	Available Add on for the said Product	<p><<The product also offers the choice of few optional covers as below:>></p> <p>Add-on Covers</p> <ol style="list-style-type: none"> 1. Waiver of improvement, betterment or technological upgrade charges Permits betterment, improvement or technological upgrade in the event of a claim. The damaged machinery may be reinstated with the follow-up model. 2. Escalation clause Gradual Increase in Sum Insured during Policy currency, to take care of increase in value of the item insured. 3. Parts undamaged/ destruction of sound property Covers replacement of undamaged part of the interest too if there is a chance of recurrence of damage. 4. Depreciation waiver Cover depreciation otherwise chargeable in the event of a claim. 5. Professional fees Covers consulting engineers reimbursable fees 	Add-on Wordings

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incurred for reinstatement of policy.

6. Claim investigation & preparation clause

Covers expenses related to investigating and identifying exact cause or exact location of loss.

7. Auditors' fees & expenses

Cover charges paid to auditors for producing and certifying details contained in the books of insured's books of account.

8. Claims preparation costs

Covers costs incurred by the insured in producing and certifying details in support of the claim

9. Loss minimisation expenses

Covers cost and expenses reasonably incurred in reducing and mitigating losses after a claim incidence.

10. Coverage for electrical & mechanical breakdown

Covers electrical and mechanical breakdown.

11. Obsolete parts

Declare a constructive total loss of the interest in the event of damage to an obsolete part.

12. Terrorism cover

Covers terrorism extension

13. Transit risk

Covers the risk of transit on the interest insured.

14. Third party liability

Covers legal liability arising out fatal/non-fatal injuries and property damage.

Basis discussions with the underwriting and claims department, it is assumed that the add-on will increase the outgo on third party liability which will not be part of the own damage.

15. Dismantling cover

Covers expenses/charges towards dismantling of machines/equipment

16. Expediting costs including air-freight and

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express freight

Covers expediting expenses such as extra charges for Overtime, Night Work, Work on Public Holidays and Express freight (including Air Freight).

17. Valuable documents cover

Covers valuable documents

18. Valuable papers & records clause

Covers valuable papers and records

19. Waiver of subrogation clause

Waives subrogation clause

20. Own damage cover for self propelled vehicles

Covers self-propelled vehicles not plying on public roads

21. Omission to insure

Covers inadvertent omissions of items.

22. Damages to money, valuable

documents/precious items/ computer systems records.

Covers monies, valuable documents, precious items & computer systems

23. Bank lockers clause

Covers a certain sum towards jewellery outside locker without limiting coverage to specific pieces of jewellery.

CLAUSES

1. Multiple insured clause

It is hereby declared and agreed that If in the policy the Insured comprises of more than one party each operating as a separate and distinct entity, this Policy of Insurance shall, unless otherwise provided for in this Policy of Insurance, apply as if a separate policy had been issued to each of these parties provided always that The Insurer's overall liability towards the parties that constitute The Insured in any Section shall not exceed the Sum

Clauses

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Insured. Any payment made by The Insurer to any Insured Party as a result of an occurrence of loss or damage shall reduce, by the amount of that payment, The Insurer's liability towards all Insured Parties that constitute The Insured arising from that occurrence under this Policy of Insurance.

2. Designation of interest clause

For the purpose of determining, where necessary, the item under which any interest is insured, the insurers agree to accept the designation under which the interest has been entered in the insured's books.

3. Leased equipment

It is agreed and understood that ,this policy extends to include leased interests as specified in the schedule & so declared, subject to sum insured included in policy sum insured and insured having insurable interest in such leased equipment.

4. Automatic reinstatement of sum insured

It is understood & agreed that in the event of a claim :

a) The Insured shall not be entitled to abandon any property to the Company whether taken possession of by the Company or not.

b) As from the day of the loss the Sum Insured for remainder of the period of insurance is reduced by the amount of the compensation.

To prevent under insurance during the remainder of the current period of insurance the amount insured must be reinstated. The premium will be calculated pro-rata from the day the repaired item is again put to work. For subsequent periods of insurance the original indemnity and premium are again in force unless circumstances justify an alteration.

This provision is waived for claims up to 10% of the Sum Insured against each item, for which no additional reinstatement premium will be charged. However, if the amount of claim is more than the limit of 10% as aforesaid, then full additional reinstatement premium will be applicable, and will be deducted from the assessed claim amount. Subject otherwise to the terms and conditions of the policy.

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	<p>5. Agreed bank clause The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.</p> <p>6. Condonation of delay The Company may condone delay on merit where it is proved that delay in reporting of claim or submission of claim documents is due to reasons beyond the control of the insured. Notwithstanding the above, delay in reporting of claim or submission of claim documents due to reasons beyond the control of the insured shall not be condoned where such claim even if reported in time would in any which ways be rejected.</p> <p>7. Innocent non-disclosure clause The Insurer will not avoid this Insurance on account of non disclosure, misdescription or misrepresentation of facts or breach of policy conditions where the same have been proved to be innocent and free of any fraudulent conduct or intent to deceive. It is understood that any deliberate act omission statement misstatement or breach of policy conditions on the part of any individual Insured which may vitiate any claim or render the insurance void shall have such effect only as to the respective rights and respective interest of that particular Insured and shall not prejudice the respective rights and respective interests of any other Insured under this Policy.</p> <p>8. Hire purchase or lease agreements/interest of other parties The insurable interest of only those lessors, financiers, trustees, mortgagees, owners and all other parties specifically noted in the records of the Insured shall be automatically included without notification or specification; the nature and extent of such interest to be disclosed in event of damage. Where the insurance covers the interest of more than one party, any act or neglect of an individual party will not prejudice the rights of the remaining party/parties; provided the remaining party/parties shall, immediately on becoming aware of any act or neglect whereby</p>	
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the risk of damage has increased, give notice in writing to the Insurer(s) and on demand pay such reasonable additional premium as the Insurer(s) may require.

Notwithstanding the foregoing paragraph it is understood and agreed that in the event of any of the parties referred to herein being entitled to the benefits of any 'Concessions Agreement', which it may have entered into with the Insurer(s), the said 'Concessions Agreement' will take precedence over the foregoing paragraph.

Subject otherwise to the terms, exceptions and conditions of the Policy.

9. Waiver of contribution clause

It is hereby agreed and understood that otherwise subject to the terms exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers hereby waive contribution clause operating among one or more policies taken by the Principal and or contractors and or subcontractors having an association or affiliation at the time of loss with the assured through ownership or management subject to having been insured under this Policy. However, this clause does not apply to contribution which would apply to insurance effected between Principal and other parties not forming part of the project.

10. Pair & set clause

In the event of insured loss or damage to the personal property, this policy shall insure the resulting reduction in value of the remaining undamaged components or parts of products customarily sold as individual units or sold as pairs, sets, lots or in ranges.

At the Insured's option, the Insured may collect the full value of the pair or set provided the Insured tenders the remaining article or articles of the pair or set to the Insurer.

11. Agreed Panel of Surveyor Clause

It is hereby agreed between the insured and the insurance company that a panel of surveyors will be agreed to be utilized in the event of claim under the policy and will form part of the policy with specific limits specified

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		for each surveyor in line with their categorization.	
		Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy	
8	Loss Participation	Excess – As opted in the policy schedule	Section: Definition – Point no. 8
9	Exclusions (what the policy does not cover)	<ul style="list-style-type: none"> i) Damage due to moths, vermin, mildew or inherent defect, wear and tear, gradually operating cause. ii) Damage during any process like bleaching, dyeing, heating, drying etc iii) Over winding denting or internal damage of watches or clocks. iv) Mechanical or Electrical derangement/ breakdown of any article unless caused by accidental external means. v) Fire arms by rusting, bursting. vi) Damage due to cracking or scratching of interests such as but not limited to household goods, foodstuff, domestic appliances, crockery, glass etc.. vii) Loss due to theft from any unattended vehicle. viii) Loss due to theft in connivance with you or your family ix) Damage to interests with difference in intrinsic and commercial value, viz. money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travellers cheques and the like unless specifically declared and agreed to be insured. x) Any living creature. xi) Loss directly or indirectly occasioned by or happening through or in consequence of war, Invasion act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection, Military or usurped power, Confiscation, nationalisation, or any such action xii) Loss or damage due to any action from Public Authority. xiii) Nuclear and nuclear group of perils. xiv) Consequential loss of any nature 	Section: Coverage – Exclusions

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10	Special Conditions and Warranties (if any)	Reinstatement of Sum Insured	Section: Special Condition
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings.</p> <p>Sample Calculation</p> <p>A = Gross loss of damaged asset / property. e.g.: ₹2000/-</p> <p>B = Less: Depreciation for the period used on the specific damaged asset/ property. e.g.: ₹100/-</p> <p>C = Less: Improvement/Salvage Value/ residual value. e.g. ₹250/-</p> <p>D = Present replacement cost of the total asset/ property were available at the time of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹500/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>Partial loss calculation. Market Value Settlement = $(A-B-C) / D * E - F - G = (2000-100-250) / 50000 * 40000 - 500 - 118 = ₹702/-*$</p> <p>Re-instatement value settlement = $(A-C) / D * E - F - G = (2000-250) / 50000 * 40000 - 500 - 118 = ₹782/- *$</p>	Section: Coverage
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com • Claim Procedure <p style="text-align: center;">Claim Intimation</p>	Section: General Conditions – 4. Claims Procedure

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		<p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p>b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p>c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 / 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.</p> <p>d) While notifying your claim, please share your</p> <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 3) place of loss, 4) cause of loss 5) estimate of your loss. 6) Details of contact person with mobile no. and e- mail ID. <p>e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.</p> <p>f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p> <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p>	
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- a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.
- b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
- c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
- d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
- e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.
- f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
- g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Claim Form - Duly filled and signed by insured
2. Copy of FIR (First Information Report) - for the loss estimated above ₹50,000/- caused under theft, burglary or by malicious act or by third party.

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		<ol style="list-style-type: none"> 3. Estimate of loss. 4. Proof of ownership on the assets been insured. (Purchase invoice / bill or contract of right over the assets been held / used). This may not be required, if the same was submitted during inception of this policy or respective item was identified and specified in the policy. 5. Service engineer's report / quotation/ observation/ recommendation. 6. Police final report. (Not required for claim estimated up to ₹50,000/-) 7. Re-instatement bills and payment proofs. <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) <ul style="list-style-type: none"> ➤ The Surveyor shall be appointed within 24 hours from the intimation. ➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises. ➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted. ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. • Escalation Matrix Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com 	
13	Grievance Redressal and Policyholders Protection	<p>Grievances If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <ul style="list-style-type: none"> ➤ Step 1 a. Contact Us 	Grievances

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		<p>1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>d. Senior Citizen Number: 1800 267 4030</p> <p>➤ Step 2 If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id. Email Us- grievance@universalsompo.com Drop in Your concern Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO) Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern immediately • Within 2 weeks of receiving your grievance, we will respond to you with the best solution. • We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response <p>➤ Step 3: In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to: Chief Grievance Redressal Officer Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai,</p>	
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		<p>Maharashtra - 400708 Email : gro@universalsompo.com</p> <p>For updated details of grievance officer, kindly refer the link https://www.universalsompo.com/resource-grievance-redressal</p> <p>➤ Step 4.</p> <p>Bima Bharosa Portal link : https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.gicouncil.in/, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: https://www.cioins.co.in/Ombudsman</p> <p>Note: Grievance may also be lodged at IRDAI https://bimabharosa.irdai.gov.in/</p> <p><u>Below are the contact details:</u></p>				
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%; text-align: center;">Office Details</th> <th style="width: 40%; text-align: center;">Jurisdiction of Office (Union Territory, District)</th> </tr> </thead> <tbody> <tr> <td>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 -</td> <td>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</td> </tr> </tbody> </table>	Office Details	Jurisdiction of Office (Union Territory, District)	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 -	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Office Details	Jurisdiction of Office (Union Territory, District)					
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 -	Gujarat, Dadra & Nagar Haveli, Daman and Diu.					

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	25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in		
	BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka	
	BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.	
	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha	
	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 –	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)	

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		<p>D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>		
		<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>		
		<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh</p>		
		<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>		

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		<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@ciains.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>		
		<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363/2740798 Email: bimalokpal.jaipur@ciains.co.in</p>	<p>Rajasthan</p>		
		<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@ciains.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>		
		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>		

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		<p>Email: bimalokpal.kolkata@cioins.co.in</p>			
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>		

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		<p>69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins. co.in</p>			
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co .in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanag ar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>		
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co .in</p>	<p>Bihar, Jharkhand.</p>		

ALL RISK INSURANCE POLICY - RETAIL

		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co. in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
<p>14</p>	<p>Obligations of prospective Policyholder / Customer</p>	<p>1. Notice Every notice and communication to us required by or in respect of this policy shall be in writing.</p> <p>2. Reasonable care You must take all reasonable steps to protect the interest insured, prevent damage or accidents and maintain the interest insured in a sound condition.</p> <p>3. 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</p> <p>Note: The policy shall be void and all premiums paid there-on shall be forfeited to the company in the event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p>		<p>Section: General Conditions</p>

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		<p>Broadly any claim shall be denied subject to following parameters.</p> <ol style="list-style-type: none"> 1.Premium - Whether the premium has been paid on or before Risk Start Date 2.Period – Whether the insurance is in force as on date of loss. 3.Peril – Whether the cause of loss is covered. 4.Property- Whether the property said to be affected is insured. 5.Place - Whether the location is covered under the policy, 6.Person - Whether the claimant has insurable interest <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations</p>	
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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)

Note:

- i. **Website:** www.universalsompo.com
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.