

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	Bankers' Indemnity - Sooksham Udhyam	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0033V01202223	Not applicable
3	Structure	<p>SECTIONS</p> <ul style="list-style-type: none"> • Indemnity <p>Section I – Loss of Money and Securities Section II – Fire And Allied Perils-Buildings & Contents Section III – Burglary SECTION IV- PLATE GLASS AND NEON SIGNS/GLOW SIGNS Section V - Electronic Equipment Insurance</p> <p>Section VII – Public Liability</p> <ul style="list-style-type: none"> • Benefit <p>Section VI: Personal Accident</p> <p>ADD-ON COVERS</p> <ul style="list-style-type: none"> • Indemnity <p>Section I – Loss of Money and Securities</p> <ul style="list-style-type: none"> • Coverage for earthquake, volcanic eruption, subterranean fire or any other convulsions of nature • Coverage for Flood, Inundation, Hurricane, Typhoon, Storm, Tempest, Tornado, Cyclone, Atmospheric disturbances • Retroactive Period Cover Amendment • Automated Teller Machines • Internet Banking <p>Section II – Fire And Allied Perils-Buildings &</p>	Not applicable

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- Waiver of Subrogation Clause

		<ul style="list-style-type: none"> Lift Liability <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	<ul style="list-style-type: none"> This Product offers insurance coverage to Banks/ Financial Institutions carry a heavy financial risk in their day-to-day operation. For this purpose, “Bankers’ Indemnity (Package) Policy has been introduced to cater to the needs of Banks, Financial Institutions. 	Not applicable
5	Sum Insured	<ul style="list-style-type: none"> Sum Insured - As opted 	Not applicable
6	Policy Coverage	<p>Coverages available:</p> <p>Section I – Loss of Money and Securities</p> <p>This is a mandatory section of this Policy and covers the banks/financial institutions for any loss of Money and Securities covered under the 8 subsections detailed below.</p> <p>During any time in the Period of Insurance, WE will indemnify You if You shall discover any direct loss of Money and/or securities sustained: Our liability for any one loss shall be limited to the highest amount of Money equivalent to maximum one day’s collection only at the largest of the or the sums mentioned in the Schedule or Sum insured chosen which ever is less. Our maximum liability in respect of any one claim shall be equal to the sum total of Basic Sum Insured under this Section and higher of the two additional Sum Insureds(for “on premises” and for “in transit”)</p> <p>A. On Premises:- by reason of any Money and/or securities for which You are responsible or interested in or the custody of which You have undertaken and which now are or are by You supposed or believed to be or at any time during the period of Insurance may be in or upon Your own premises (including Mobile offices) or upon the premises of Your Bankers in any recognised place of safe deposit or lodged or deposited in the ordinary course of business for exchange, conversion with the issuers thereof, or with any agents of such issuers or with any person employed to procure or manage the exchange, conversion or registration thereof, being (while so in or on such premises or so placed, lodged or deposited as aforesaid) lost, destroyed or otherwise made away with by Fire, Riot and Strike, Terrorism, Burglary or Housebreaking, Theft,</p>	<ul style="list-style-type: none"> Section I <ul style="list-style-type: none"> ➤ What We Cover

Robbery or hold up whether within or without and whether by Your Employees or any other person(s) whosoever.

B. In Transit:

By reason of any Money and/or securities being lost, stolen, mislaid, misappropriated or made away with, whether due to negligence or fraud of Your Employees or otherwise, whilst in transit in the hands of such Employees, such risk of transit to commence from the moment the same is received by the Employee on Your behalf and to continue until delivery thereof at destination.

C. Forgery or Alteration:

By reason of the payment made in respect of bogus or fictitious or forged or raised cheques and/or Travellers Cheques and/or Gift cheques and/or drafts and/or Fixed deposit Receipts (including Bills of Discount and other credit facilities) issued by You bearing forged endorsements or the establishment of any credit to any customers on the faith of such documents whether received over the counter or through the clearing House or by Mail.

D. Dishonesty:

By reason of the dishonest or criminal act of Your Employee(s) with respect to the loss of Money and/or Securities wherever committed and whether committed singly or in connivance with others.

E. Hypothecated Goods:

By reason of fraud and/or dishonesty by Your Employee(s) in respect of any goods and/or commodities pledged or hypothecated to You or under Your control.

F. Registered Postal Sendings:

By reason of loss by Robbery, Theft or by other causes not herein excepted whilst in direct transit or intended to be dispatched by Registered Insured Post from Your office to the consignee provided that each post parcel shall be insured with the Post Office;

Provided always that Our liability for any one consignment and/or loss is limited to 10% (Ten percent) of Basic Sum Insured or Rs.50,000/- whichever is less.

G. Appraisers:

By reason of infidelity or criminal acts on the part of the Appraisers provided that such appraisers are on the approved lists of Appraisers maintained by You and further provided that You shall exercise reasonable precaution and safeguards in the selection and appointment of such Appraisers. Provided always that OUR liability for any loss or all losses during the Period of insurance due to Infidelity or criminal acts of each of such Appraisers will be limited to 5% (five per cent) of the basic Sum Insured under this Policy or Rs.25,000/- whichever is less.

H. Janta Agents/Chhoti Bachat Yojna Agents/Pygmie

collectors:

By reason of Infidelity or criminal act on the part of Janta Agents/ Chhoti Bachat Yojna Agents/ Pygmie Collectors or persons performing duties of a like nature provided that such agents are regular, part time commercial agents of Bank and are appointed after scrutiny about their credentials guaranteed by two reliable independent persons subject to the condition that the total liability during the period of insurance in respect of each agent will be limited to 5% of the basic sum insured under this policy or Rs. 20000/- whichever is less.

Section II – Fire & Allied perils - Building and Contents

We cover physical loss or damage, or destruction caused to the Insured Property by

- Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.
- Explosion or Implosion
- Lightning
- Earthquake, volcanic eruption, or other convulsions of nature
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- Subsidence of the land on which Your Home Building stands, Landslide, Rockslide
- Bush fire, Forest fire, Jungle fire
- Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)
- Missile testing operations
- Riot, Strikes, Malicious Damages
- Acts of terrorism
- Bursting or overflowing of water tanks, apparatus and pipes.
- Leakage from automatic sprinkler installations.
- Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.

In-built coverage

The policy also pays for the following expenses:

- a. Additions, alterations or extensions
- b. Stocks at many locations on floater basis
- c. Temporary removal of stocks
- d. Cover for Specific Contents
- e. Start-Up Expenses
- f. Professional fees
- g. Costs for removal of debris
- h. Costs compelled by Municipal Regulations

• **Section II**

➤ What We Cover

• **Section III**

➤ What We Cover

Section III – Burglary

This section covers loss or damage of your contents and stocks at insured premises caused by one or more of the following events:

- Actual forcible and violent entry to or exit from that part of the building occupied by you at the premises.
- Assault or violence or threat of assault or violence to you (or your employees) or any other person lawfully at the premises eg armed hold up.
- Theft of any contents/stocks from the insured premises where there is no forcible and violent entry or exist from the premises up to 5% of limits of liability subject to a limit of Rs 10000/- only

In-built benefits

- Personal Effects Of Directors, Officers And Employees
- Temporary Protection
- Rewriting of Documents
- Debris Removal

SECTION IV: PLATE GLASS AND NEON SIGNS/GLOW SIGNS

1. Any sudden, unforeseen, accidental loss or damage to Plate Glass/Neon Signs/Glow Signs.
2. Damage to frame and framework of any description following breakage of Glass and/or Neon Boards/glow signs subject to specified under policy schedule.
3. Following breakage of Glass, the cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass under this Section.

Section V– Electronic Equipment Insurance

This section covers Loss or damage to Electronic Equipment caused by unforeseen and sudden accident from any cause other than those specifically excluded. The cover also extends to Loss or damage to External Data Media and/or costs of restoring information and data stored therein.

SUB-SECTION I: EQUIPMENTS

This sub-section covers all Electronic equipments like Computers, Medical, Biomedical, Micro- processors; Audio/Visual equipments including the value of Systems Software may be covered under Electronic Equipment

- **Section IV**
 - What we Cover

- **Section V**
 - What we Cover

Section. The term equipment shall include the entire computer system consisting of CPU, Keyboards, Monitors, Printers, Stabilizers, UPS, System Software etc.

The Company hereby agrees with the insured (subject to the exclusions & conditions contained herein or endorsed hereon) that if at any time during the period of Insurance stated in the schedule or during any subsequent period for which the insured pays and the Company may accept the premium for the renewal of this Policy, the items or any part thereof entered in the Schedule shall suffer any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Company will indemnify the Insured in respect of such loss or damage as hereinafter provided by payment in cash, replacement or repair (at their own option) upto an amount not exceeding in any one year of insurance in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the Schedule as insured hereby.

SUB-SECTION II: EXTERNAL DATA

This sub-section covers the Insured that if the external data media entered in the Schedule inclusive of the information stored thereon, which can be directly processed in EDP systems, shall suffer any material damage caused by peril covered under Sub Section 1 of this Section, the Company will indemnify the Insured as hereinafter provided in respect of such loss or damage up to an amount not exceeding in any one year of insurance in respect of each of the data media specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum insured hereby, provided always that such loss or damage occurs during the period of Insurance stated in the Schedule or during any subsequent period for which the Insured pays and the Company may accept the premium for the renewal of this Policy. This cover applies while the insured data media are kept on the Premises. Coverage against restoration of data under Sub Section II only to be granted if backup system is available.

SUB-SECTION III : INCREASED COST OF WORKING

Notwithstanding Special Exclusion (h) under Sub Section I of this Section the Company hereby agrees to indemnify the Insured upto but not exceeding the limits of Indemnity stated in the Schedule for all additional costs which the Insured shall incur to ensure continued data processing on substitute equipment if such costs arise as an unavoidable consequence of an indemnifiable loss or damage during the period of insurance to property insured under the Material Damage Section of this Section.

Section VII– Public Liability

		<p>This section covers Legal liability to pay compensation including the Defense costs incurred by you with our written consent, anywhere in India, in accordance with the Indian law, against</p> <p>(a) Third Party Property Damage (b) Third Party injury/death Caused in the course of the Business by an accident in your business premises, occurring and notified to us during the policy period.</p> <p>SECTION VI: PERSONAL ACCIDENT</p> <p>Bodily injury directly resulting to the Accidental Death or Permanent Total Disability or Permanent Partial Disability to the Insured Person as per the Table of Benefits. We shall pay to the Insured Person or his/her legal representative / assignee the compensation set forth in Table of Benefits (as percentage of Capital Sum Insured)</p> <p>SECTION VII: PUBLIC LIABILITY</p> <p>We will indemnify you against legal liability to pay compensation including the Defence costs incurred by you with our written consent, anywhere in India, in accordance with the Indian law, against</p> <p>(a) Third Party Property Damage (b) Third Party injury/death A. Caused in the course of the Business by an accident in your business premises, occurring and notified to us during the policy period.</p> <p>Limit of liability: Limit of Liability means the amount stated in the schedule, which shall be our maximum liability under this section (inclusive of Damages and/or Defence Costs, and regardless of the number of claimants or the total number or amount of Claims made against you) for any one Claim (AOA) and in the aggregate for all Claims made during the Policy Period(AOY)</p>	<ul style="list-style-type: none"> • Section VI <ul style="list-style-type: none"> ➤ What we Cover • Section VII <ul style="list-style-type: none"> ➤ What we Cover
7	Add-on Cover	<p>The product also offers the choice of few optional covers as below:</p> <p>Add-on covers</p> <p>Section I – Loss of Money and Securities</p> <p>1. Coverage for earthquake, volcanic eruption, subterranean fire or any other convulsions of nature Upon payment of additional premium, the coverage under Section 1(A) (On Premises) can be extended to cover earthquake, volcanic eruption, subterranean fire</p>	Add-on Wordings

or any other convulsions of nature

2. Coverage for Flood, Inundation, Hurricane, Typhoon, Storm, Tempest, Tornado, Cyclone, Atmospheric disturbances

Upon payment of additional premium, the coverage under Section 1(A) (On Premises) can be extended to cover Flood, Inundation, Hurricane, Typhoon, Storm, Tempest, Tornado, Cyclone, Atmospheric disturbances

3. Retroactive Period Cover Amendment

Upon payment of additional premium, the coverage under overall Section 1 can be amended.

The implication of this amendment is as under: For losses not sustained within a retroactive period upto 2 years from the date of discovery, the Company is not liable. However, this period of 2 years can be waived off or the period can be increased or reduced. If there is no mention of retroactive period then the retroactive period will be from the First day of inception of policy. However, in no event, the company shall be liable to pay any claim in respect of losses sustained prior to inception of the original Policy.

4. Automated Teller Machines

The banks can seek the extension to cover the loss of money at ATMs of the bank on payment of an additional premium

5. Internet Banking

1) Direct loss sustained by the insured resulting from Computer Fraud by a Third Party of an employee on account of the insured having to compensate an account holder or any monetary loss suffered as a result of the said computer fraud or act/s of a Third Party or employee.

2) Expenses incurred by the insured caused by a Computer Fraud

a. As a result of the reconstitution of data reordered or optical media if there are no analysis, files, specifications or backup of software or data held outside the premises.

b. As a result of the reconstitution of data if the insured or its employees knowingly uses illegal copies of programs.

c. To render the information usable by replacement processing equipment.

d. To design update or improve the software or program or to perfect their operation or performance.

e. As a result of an alteration in data held on magnetic media due to effect of magnetic fields their incorrect use of the obsolesce of the computer system.

Section II - Fire and Allied Perils – Building & Contents

- **Accidental Damage Cover**
The policy is extended to cover direct physical loss or damage to the insured property whilst situated in the insured premises due to accident from any fortuitous cause.
- **Loss of Rent and Additional Expenses of Rent for an Alternate Premises-**

 - a. **For Owners (Loss of Rent)**
 - b. **For Owners and Tenants (Additional Expenses of Rent for an Alternate Premises)**
The policy is extended to provide coverage against the loss of rent/expenses incurred for rent in case of loss/damage to the insured premises due to an insured peril.
- **Escalation Clause**
This cover states that for an annual policy, the sum insured shall automatically increase each day by an amount representing 1/365th of the specified percentage increase per annum.
- **Involuntary Betterment**
The policy is extended to cover the insured property which requires replacement due to technological obsolescence or statutory/regulatory requirements following a loss/damage.
- **Additional Removal of Debris Including Foreign Debris**
The policy is extended to cover costs incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of insured property following destruction or damage by an insured peril.
- **Protection and Preservation of Property**
The policy is extended to include the expenses incurred by the insured to prevent any aggravation of an insured loss.
- **Cost of Clearing Drains Clause**
The policy is extended to cover any expense necessarily incurred by the insured in the clearing of drains within the surrounding premises as a consequence of the insured property being destroyed/damaged by any insured peril up to the limit agreed under this add-on.
- **Extra Expense**
The add-on cover states that in case a claim is admissible under the base policy then, the extra

expense associated with the insured property will also be admissible.

- **STFI Deletion clause**

The add on under this cover states that on selection of STFI deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.

- **Earthquake deletion clause**

The add on under this cover states that on selection of Earthquake deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Earthquake, Volcanic Eruption, or other convulsions of nature.

- **Terrorism Deletion clause**

The add on under this cover states that on selection of Earthquake deletion clause, this policy will exclude any loss or damage to insured's contents is caused by Acts of Terrorism.

Section III – Burglary

- **Theft**

The banks can extend the extension to cover theft of any contents/stocks from the insured premises where there is no forcible and violent entry or exist from the premises in excess of in-built cover as specified in the Schedule.

- **Waiver of key**

The banks on payment of additional premium cover loss of Money and/or other property abstracted from safe following the use of key to the said safe or any duplicate thereof.

- **Damage And /Or Theft of Parts of The Building**

This cover is extended to pay for the damages and/ or theft to parts of the building occupied arising out the insured events as specified in aggregate

- **Cost to cover accidental injury during Burglary/ house breaking (excluding theft)**

On payment of additional premium, the Policy is extended to cover accidental injury during Burglary/ house breaking (excluding theft) to the extent of Rs. 10000 per claim.

- **Waiver of Underinsurance**

Underinsurance up-to a specified limit is allowed vide this add on.

- **Bank Lockers Clause**

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

Section V - Electronic Equipment

- **Waiver of Betterment**

For additional premium, in the event of total physical damage of the insured machinery/ equipment necessitating replacement, which may become obsolete at the time of such replacement, the Indemnity shall be the cost of reinstatement of the damaged machinery with the follow up model of the same type, provided that, such cost of replacement does not exceed the sum insured set against the said item.

- **Professional Fee**

In consideration of the payment of additional premium, the policy is extended to include any amount in respect of Architects, Surveyors and Consulting Engineers reimbursable fees or other professional fees necessarily incurred by the Insured in the reinstatement of the Insured property consequent upon its loss, destruction or damage but not for preparing any claim.

- **Claims Investigation Cost**

On additional payment of premium, policy will expenses related to investigating and identifying of the cause or exact location of loss or damage if prior approval of the insurer is taken before incurring the expense.

Section XI - Public Liability

- **Sudden and Accidental Pollution**

On payment of additional premium, the policy will cover bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapor, soot, fume, acid, alkali, toxic chemicals, liquid or gases, waste material or other irritants, contaminants or pollutants into or upon the land, atmosphere or any water course or body of water, given the required conditions are met.

- **Cover for Valuable Documents**

On payment of additional premium, the policy will

cover costs incurred in rewriting or redrawing specified Plans or Specifications of the contract works, when such documents are lost or damaged and the Insured needs to have them redrawn or rewritten in order to complete the project or to enable payment to be made for works already carried out.

- **Automatic Addition And Deletion Of Insured Locations**
On payment of additional premium policy will be extended to cover automatic additions and deletion of insured locations.
- **Car Park Facilities Endorsement**
On additional payment of premium will extend the policy to cover the legal liability of the Insured in respect of loss of or damage to vehicles under the control of the Insured or the Insured's Parking Attendants whilst in the Car Park of the Insured.
- **Care / Custody / Control Extension Clause**
On additional payment of premium will extend the policy to cover the liability in respect of loss of or damage to property in the charge or under the control of the Insured or any servant or agent of the Insured.
- **Employees' Personal Effects**
On payment of additional premium this policy shall be extended to cover legal liability of the Insured in respect of damage to the Personal Effects of the Insured's Employees occurring at the place or places at which this Policy applies.
- **Food and Beverage Extension**
On additional payment of premium, policy is extended to include liability in respect of accidental injury directly caused by or arising from anything harmful or defective in food or drink sold or supplied by the Insured or from poisoning of any kind caused by foreign or deleterious matter in food or drink sold or supplied by the Insured in the Business at the Insured's Premises.
- **Neon/Advertising Signs**
On additional payment of premium, policy is extended to cover the legal liability of the Insured arising out of accidents caused by or through the Neon/ Advertising Signs installations the property of the Insured situated in India.
- **Non-Owned/Hired Vehicles Clause**
On additional payment of premium, policy is

extended to cover legal liability in respect of bodily injury or damage as defined in the Policy arising out of the use of any motor vehicle owned or non-owned or hired by the Insured's Employees and used in the course of the Insured's Business.

- **Social/Recreational Activities**
On additional payment of premium, policy is extended to indemnify the Insured in respect of the Insured's legal liability for death or bodily injury loss of or damage to property as within defined in this Policy caused by or arising out of and in connection with any social recreational or welfare activities organized supervised and managed by the Insured for its invited participants including employees their families and friends anywhere in Republic of India.
- **Sprinkler Leakage Clause**
On additional payment of premium, policy is extended to include the Insured's legal liability for loss or damage caused by the accidental discharge of the sprinkler installation.
- **Tenant's Liability Clause**
On additional payment of premium, policy is extended to cover the Insured against all sums which the Insured shall become legally liable to pay as damage for accidental bodily injury to any person or accidental damage to property arising from the occupancy of Premises leased or rented by the Insured.
- **Waiver of Subrogation Clause**
On additional payment of premium, this clause provides cover when the insured surrenders the right of subrogation.
- **Lift Liability**
On additional payment of premium, policy is extended to cover the extended to cover Loss in respect of the use of any lift, hoist, escalator or elevator in the premises or for which the Insured is responsible whilst such are being utilized by members of the public.

Clauses wordings

Section II: FIRE AND ALLIED PERILS-BUILDINGS & CONTENTS

Agreed Bank Clause

If You have mortgaged, hypothecated or created any security over Your Home or any of its Contents in favour of a Bank, and the Bank has an interest in the Policy, the name of such Bank will also be shown in the Policy Schedule under the title 'Agreed Bank Clause'. If You choose to add the name of such Bank at any time during the Policy Period, this will be shown as an Endorsement.

Under this Clause You agree as follows:

i. We shall pay to the Bank the entire amount that We are liable to pay under this Policy. Such Bank will receive it for its own demand, and as agent for any other person interested in the amount.

ii. When We pay the amount to the Bank, Our liability under this Policy will be discharged, and will be binding on all of You and all persons named as the insured.

iii. Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.

iv. Any settlement or compromise that We make with the Bank will be binding on You and all persons named as the insured. However, such settlement or compromise will not affect the rights of the Bank to recover any amount from You or any other person.

v. If You make any change in the use of Your Home or sell or transfer the Insured Property, such actions will not prejudice the interest of the Bank under the Policy and this clause, unless the condition has been broken by the Bank or its employees.

vi. If You commit any act or omission that will increase the risk, the insurance cover will not be invalidated. However, the Bank shall notify Us of any change or ownership, or alterations and increase in risks as soon they become known to the Bank, and shall pay additional premium from the time of such change.

vii. When We pay the amount to the Bank, We will become legally and automatically subrogated to all rights of the Bank to the extent of such payment. This will not impair or prejudice the rights of the Bank to recover any amount from You or any other person.

N.B: The Bank shall mean the first named Financial Institution/Bank named in the policy.

SECTION III BURGLARY

Non Premium Bearing Add-ons:

1. Agreed Bank clause

It is hereby declared and agreed:-

a) That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the

interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.

b) That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder. N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

e) That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place.

f) It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available. N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as

mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

2. Waiver of FIR

It is hereby declared and agreed that the FIR for the admissible claims under the policy stands waived off. This waiver is applicable only for the claims upto INR _____

3. Designation of Property Clause

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

4. Loss Payee Clause

It is agreed and declared that loss is payable to the Insured or as directed by the Insured, which shall include such party who has an insured interest in the subject matter insured at the time of loss or damage.

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy.

5. Nominated Adjustor Clause

It is hereby noted and agreed that in the event of a loss, reported under the policy, surveyors/loss adjusters to be engaged individually or jointly by the insurer from the panel of surveyors/loss adjuster, mutually agreed between the insured and insurer, subject to the concurrence of Reinsurer.

6. Claims payment "On Account" Clause

It is hereby agreed and noted that the 'payment on account' will be made to the Insured if desired, provided that it is established that the loss or damage is covered under the Policy. Subject otherwise to the terms, conditions and exclusions of the Policy.

7. Additional Insured

It is understood and agreed that any individual, firm, corporation and/or its joint ventures, for whom or with whom The Insured may be operating is hereby named as additional Insured in The Schedule when required by contract, or as required. It is further understood and agreed that in the event there is any violation of the terms and conditions of this insurance by one Insured, it shall not affect the rights of other Insureds; including interest of mortgagees and notice of assignment in respect thereof. Subject otherwise to the terms, conditions and exclusions of the Policy.

8. Non Vitiating Clause

Notwithstanding anything to the contrary contained in this Policy, as the various parties comprising the Insured operate as separate and distinct entities, the rights of each of the parties in all respects shall (notwithstanding anything contained or implied herein to the contrary) be treated as though each of the parties had separate policies for their respective rights and interests and the rights and indemnities of any of the parties who are not guilty of any fraud, misrepresentation, non-disclosure or breach of

condition or warranty shall not be prejudiced or affected by any fraud, misrepresentation, non-disclosure or breach of condition or warranty by any of the other parties comprising the Insured. Nothing contained in this Endorsement shall be deemed to increase the Sum(s) Insured or Limit of Indemnity stated in The Schedule.

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy.

SECTION V ELECTRONIC EQUIPMENT INSURANCE

1. Agreed Bank Clause

It is hereby declared and agreed:-

i) That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.

ii) That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder.

N.B.: The Bank shall mean the first named financial institution/Bank named in the policy.

iii) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

iv) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

v) That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and any other party insured hereunder whereby the risk is increased or by anything being done to upon or in any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazard not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary

additional premium from the time when such increase of risks first took place and

vi) It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefor existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgage or Owner or any other party or parties insured hereunder or from any securities or funds available.

2. Designation of Property Clause

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

3. Loss Payee Clause

Insurer will pay the loss directly to the parties as directed by insured.

4. Non-Vitiation Clause

Interest of various parties is covered. Breach of conditions by one party will not affect the interest of other parties.

5. 72 Hrs clause

This clause defines the period of 72 hours as a single event for the purpose of application of Excess under loss due to storm, tempest, flood or earthquake any AOG peril.

6. Public Authority

This Section of the Policy includes such additional cost of reinstatement of the destroyed or damaged sections of the Property caused by a contingency insured against as may be incurred solely by reason of the necessity to comply with any Regulations, Bye-laws or Statutory Provisions relating to the reinstatement of Property provided that:

i) The amount recoverable under this extension shall not include:

a) the cost of complying with any such Regulations, Bye-laws, or Statutory Provisions where destruction or damage occurs prior to inception of this Policy, or is not insured by this Policy, or where notice to comply has been served upon the Insured prior to the occurrence of any destruction or damage or in respect of any undamaged sections of the Property;

b) any increased rates, taxes, duties, charges, levies or assessment as a result of complying with such Regulations, Bye-laws or Statutory Provisions;

ii) the work of reinstatement must be commenced within 12 months of the date of occurrence of any loss or damage unless permitted by the insurer within the said 12 months and may be carried out wholly or partially upon another site, provided that the liability of the Insurer is not increased thereby.

7. Local Authority

The insurance by this Policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority provided that -

I. The amount recoverable under this extension shall not include :

a) The cost incurred in complying with any of the aforesaid Regulations or Bye-laws,

i) in respect of destruction or damage occurring prior to the granting of this extension,

ii) in respect of destruction or damage not insured by the Policy,

iii) under which notice has been served upon the Insured prior to the happening of the destruction of damage,

iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this Policy) of that portion of the property destroyed or damaged,

b) The additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations of Bye-laws not arisen,

c) The amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.

II. The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Company may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Company under this extension not being thereby increased.

III. If the liability of the Company under (any item of) the Policy apart from this extension shall be reduced by the application of any of the terms and conditions of the Policy then the liability of the Company under this extension (in respect of any such item) shall be reduced in like proportion.

IV. The total amount recoverable under any item of the Policy shall not exceed the sum insured thereby.

All the Conditions of the Policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein.

8. Assets Register

An updated Fixed Asset Register assists the Insurance Manager in. Arriving at the correct value of assets to be insured. Ensuring that all the assets are covered and are documented in the policy. Ensuring that claims do not get delayed due to lack of clarity on the status of the asset damaged.

SECTION VII PUBLIC LIABILITY

1. CLARIFICATION AGREEMENT

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement:

(i) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

(ii) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

2. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 2001 EXCLUSION CLAUSE

It is hereby declared and agreed that a person who is not a party to this Policy contract shall have no right under the Policy.

3. CYBER RISKS EXCLUSIONS CLAUSE (NMA2915)

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

(i) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever

nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. **COMPUTER VIRUS** includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

(ii) However, in the event that a peril listed below results from any of the matters described in paragraph above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by such listed peril.

Listed Perils

- Fire
- Explosion

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the **ELECTRONIC DATA** from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such **ELECTRONIC DATA**. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such **ELECTRONIC DATA** to the Assured or any other party, even if such **ELECTRONIC DATA** cannot be recreated, gathered or assembled.

4. DUTY OF DISCLOSURE

We would remind you that you must disclose to us fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your policy.

5. ELECTRONIC DATE EXCLUSION CLAUSE

The indemnity will not apply to any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving data, whether the property of the Insured or not, occurring at any time to:-

- (i) correctly recognize any date as its true calendar date
- (ii) capture save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- (iii) capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date

6. TERRORISM DAMAGE EXCLUSION WARRANTY

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance 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 endorsement an act of terrorism means an act, 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 organization (s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expenses 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 action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

7. ALTERATIONS AND REPAIRS

Workmen are allowed in on or about any premises herein referred to carrying out alterations and repairs without prejudice to the terms of this insurance.

8. BREACH OF CONDITIONS

The conditions and warranties of this Policy shall apply individually to each of the risks insured and not collectively to them. Thus a breach of any condition or warranty shall void the Section only in respect of all the risks to which that breach applied and does not affect the Section in respect of the other risk.

9. BREACH OF WARRANTIES

Any breach of the within warranties without the knowledge and consent of the Insured shall not prejudice this Insurance provided notice, in writing, be given to the Company immediately upon such breach coming to their knowledge.

10. CROSS LIABILITY CLAUSE

For the purpose of this Policy each of the parties comprising the Insured shall be considered as separate and distinct unit and the words " The Insured " shall be considered as applying to each party in the same manner as if a separate Policy had been issued to each of the said parties and the Company hereby agrees to waive all rights of subrogation or action which they may have or acquire against any of the aforesaid parties arising out of any occurrence in respect of which claim is made hereunder.

The inclusion herein of more than one Insured shall not operate to increase the Limits of the Company's Liability as stated in the Policy.

11. FIRE BRIGADE WATER DAMAGE EXTENSION

The Company will indemnify the Insured in respect of loss or damage to third party property caused by or arising out of the use of water or chemicals by the fire brigade to extinguish a fire on the Insured's premises.

12. LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary it is agreed that this insurance will not be prejudiced by any inadvertent delays errors or omissions in notifying the Company of any circumstances or events giving rise or likely to give rise to a claim under this Policy.

13. MISDESCRIPTION CLAUSE

This Policy shall not be prejudiced by any alteration or misdescription of occupancy. Notice to be given to the Company immediately the Insured become aware of the same and to pay additional premium, if required from the date of the inception of the increased hazard.

		<p>14. AGREED BANK CLAUSE The Company undertakes to obtain the Bank's or Finance Company's consent prior to their cancellation of the Policy if instructions have been received for the cancellation of the Policy and also to advise the Bank's or Finance Company's immediately of any other material changes which are proposed to be made in the terms of the Insurance.</p> <p>15. Cover for Acts of God This policy is extended to cover the loss or damage to third party (public) directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood, Inundation, Subsidence and Landslide including Rockslide and Earthquake (Fire and Shock).</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>	
8	Loss Participation	<p>EXCESS –</p> <p>Section 1: Fire and Allied Perils Fire Excess - INR 5,000 for each and every loss. Terrorism Excess – As per the clause attached to the policy.</p> <p>Other Sections – As per the terms and conditions of the policy</p>	<ul style="list-style-type: none"> • Section IV Clause D
9	Exclusions	<p>Section I – Loss of Money and Securities</p> <p>WE will not be liable for: 1. Any loss occasioned by or through or in consequence whether directly or indirectly of any of the following occurrences: (a) Earthquake, Volcanic Eruption, Subterranean Fire or any other convulsions of nature. (b) Flood, Inundation, Hurricane, Typhoon, Storm, Tempest Tornado, Cyclone or Atmospheric Disturbances (not applicable to mobile office); (c) War, Invasion, Act of foreign enemy, Hostilities or War-like operations (whether War be declared or not), Civil war (d) Mutiny, Military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or stage of siege or any of the events or causes which determine the proclamation or maintenance of martial law or stage of siege.</p> <p>Any loss happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence directly or indirectly of any of said occurrence shall be deemed to be loss which is not covered by this except to the extent that You shall prove that such loss happened independently of</p>	<ul style="list-style-type: none"> • Section I ➤ What we Exclude • Section II What we Exclude • Section III What we Exclude • Section IV ➤ What we exclude • Section V SPECIAL EXCLUSIONS Sub Section I – What we Exclude Sub Section II – What we Exclude Sub Section III – What we Exclude

the existence of such abnormal conditions.

2. Loss from resulting wholly or partially from the negligent act or omission of Your Employee except as covered under Item (b) What We Cover -In Transit ”.
3. Loss resulting wholly or partially from the wrongful act or default of any of Your Directors or Partners other than the salaried one.
4. Loss of Money and/or Securities and/or personal property confided to Your care, normal value and description of which have not been ascertained by You before loss.
5. Loss resulting directly or indirectly from trading actual or fictitious whether in Your name or otherwise and whether or not within Your knowledge and not withstanding any act or omission on the part of any Employee in connection therewith whether acting within the scope of authority or with any account recording the same.
6.
 - (a) Loss, destruction of or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss
 - (b) Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radio activity from any source whatsoever of from nuclear weapons materials.
7. Losses attributable directly or indirectly to a manipulation or faulty computer or other EDP system and/or any fraudulent use of the use of the computer or other EDP system by Your Employee or outsider, irrespective of whether the computer or EDP system belongs to You or it is shared by You with the others on Service contract basis or otherwise.
8. Losses due to any acts or omissions committed by the concerned Employee(s) after the discovery of a loss in which the said Employee was involved.

Section II – Fire And Allied Perils-Buildings & Contents
 Section III – Burglary
 SECTION IV- PLATE GLASS AND NEON SIGNS/GLOW SIGNS
 Section V - Electronic Equipment Insurance

Section II – Fire & Allied Perils – Building & Contents

We do not cover loss or damage, or destruction caused to the Insured Property by
 Caused by
 a. its undergoing any heating or drying process, or
 b. burning of Insured Property by order of any Public Authority.

- **Section VI**
 - What we exclude
- **Section VII**
 - What we exclude

GENERAL EXCLUSIONS (Applicable to all Sections of this Policy)

- c. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or
- d. caused by centrifugal forces,

Caused by:-

- a. normal cracking, settlement or bedding down of new structures,
- b. the settlement or movement of made up ground,
- c. coastal or river erosion,
- d. defective design or workmanship or use of defective materials, or
- e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.

Caused by

- a. pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
- b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.

Caused by

- a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind,
- b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or
- c. temporary or permanent dispossession of any Building by unlawful occupation by any person.

Caused by

- a. repairs or alterations in the Building in which Your Business is located,
- b. repairs, removal or extension of any sprinkler installation, or
- c. defects in the construction known to You.

If it is

- a. of any article or thing outside Your Premises, or of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

We do not cover losses and expenses for any loss or

damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
2. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included).
3. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
4. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
5. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
6. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
7. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
8. Pollution or contamination, unless
 - a. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
 - b. an Insured Event itself results from pollution or contamination.
9. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
10. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
11. Loss or damage to any Insured Property removed from Your Premises to any other place, except
 - a. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
 - b. Stock covered under the in-built Coverage "Temporary Removal of Stocks"

12. Any reduction in market value of any Insured Property after its repair or reinstatement.
13. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
14. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
15. Costs, fees or expenses for preparing any claim.

Section III – Burglary

- Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule
- Valuables and cash in safe unless specifically covered in the Schedule
- Loss or damage of motor vehicles, trailers unless shown in the schedule
- Loss or damage in which you, your employees or any other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated
- Loss or damage resulting from an act of Riot, Strike, Malicious Damage.
- Terrorism
- Damage to glass and sign boards
- Live-stock
- Loss or damage to contents or stock when the premises are left unoccupied for more than 30 consecutive days unless the same has been reported to us in writing and our written approval obtained.
- Contents from the safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to you unless such key has been obtained by aggressive or violent means.
- Any consequential loss or legal liability

SECTION IV: PLATE GLASS AND NEON SIGNS/GLOW SIGNS

1. Breakage or damage during removal, alteration and repairs carried out at Your premises
2. Scratching other than the fracture extending through the entire thickness of Plate Glass
3. Damage or breakage to Plate Glass or Neon Signs, Glow Signs which are not securely fixed.

4. Any loss or damage caused willfully by You or Your Employees, or any loss or damage in which You or any person acting on Your behalf is or is alleged to be involved or implicated.
5. Any loss or damage for which the manufactures or supplier is responsible.
6. Any costs incurred in connection with the elimination of electrical /mechanical breakdown/ failures unless such failures were caused by an indemnifiable event
7. Loss or damage caused by sun, rain, hail or climatic or atmospheric conditions, depreciation, wear & tear deterioration.
8. Fusing or burning out of bulbs and/or tubes howsoever caused

Section V: Electronic Equipment Insurance

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

1. Cessation of work whether total or partial.
2. Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for the machinery lost or damaged.
3. Derangement of the Insured property not accompanied by damage otherwise covered by this Section.
4. Loss of or damage to the property covered under this Section falling under the terms of the Maintenance Agreement.
5. Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.

Sub Section I : Equipment

Dish Antenna is excluded from the scope of cover under this Section. Further portable Electronic Equipment's like notebook, lap top computer, sonography are also excluded under this section.

The Company shall not, however, be liable for -

- a) the Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items;
- b) loss or damage caused by any faults or defects existing at the time of commencement of the present insurance

- within the knowledge of the insured, or his representatives, whether such faults or defects were known to the company or not;
- c) loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
 - d) any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items;
 - e) any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations;
 - f) loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract;
 - g) loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;
 - h) consequential loss or liability of any kind or description;
 - i) loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals);
 - j) aesthetic defects, such as scratches on painted polished or enamelled surfaces.

In respect of the parts mentioned under i) and j) above the Company shall be liable to provide compensation if such parts are affected by an indemnifiable loss or damage to the insured items.

Sub Section II: External Data

The Company shall, however, not be liable for

1. the excess as stated in the Schedule to be borne by the Insured in any one occurrence;
2. any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields;
3. consequential loss of any kind or description whatsoever.

Sub Section III: Increased Cost of Working

The Company shall not be liable for -

1. Costs incurred for use of substitute equipment during the Time Excess stated in the Schedule,
2. Costs for replacement of data media, data and regeneration of data,

3. Costs arising out of circumstances, which are not connected with the insured material damage. In particular the Company shall not be liable for additional costs arising out of -
 - a) bodily injuries,
 - b) orders or measures imposed by any public authority,
 - c) expansion and improvements of the equipments,
 - d) Lack of funds causing delay in repairs or replacement of damaged equipments,
4. Any other consequential loss such as loss of market or interest.

SECTION VI: PERSONAL ACCIDENT

- Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same Period of disablement.
- Any other payment after a claim under one of the benefits 1,2 and 3 in Table of benefits has been admitted and becomes payable.
- Any payment in case of more than one claim under this Section during any one Period of Insurance by which Our liability in that Period would exceed CSI
- The Company shall not be liable to make any payments under this policy in respect of:
 1. natural Death
 2. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.
 3. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
 4. whilst engaged in any adventurous sports and/or hazardous activities.
 5. committing any breach of law with criminal intent.
 6. participation in any naval, military or air force operations.
 7. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
 8. Consequential loss of any kind and/or any legal liability
 9. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel

10. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Section VII : Public Liability

The Company shall not be liable for:

1. Any liability arising out of a contractual obligation.
2. Any Liability arising out of wilful or intentional non-compliance of any statutory regulations.
3. Any bodily injury of any person under a contract of employment with you, your contractors or sub-contractors arising out of and in the course of employment
4. Consequential loss of any kind
5. Any Liability arising out of Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, shock resulting there from.
6. Liability arising out of Vehicles covered under Indian Motor Vehicle Act.
7. Damage to property belonging to third parties that is rented, leased or under hire –purchase agreement or on loan to you
8. Damage to property belonging to third party handled by you by way of your trade or worked upon by or in your care, custody or control.
9. Pollution of any kind
10. Any Liability under the Public Liability Insurance Act which attaches liability on a no fault basis
11. Product Liability
12. Any claim directly or indirectly connected to earthquake, typhoon, cyclone, flood or other convulsions of nature or atmospheric disturbances.
13. This Policy does not cover liability which at the time of happening of any event resulting into such liability, be insured by or would, but for the existence of this Policy, be insured by, any other Policy (but not Public Liability Policy) or Policies, except in respect of any excess beyond the amount which could have been payable under such Policy/Policies, had this insurance not been effected.
14. Liability arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
15. Liability arising out of infringement of plans, copyright, patent, trade name, trade mark, registered design.
16. Liability arising out of the ownership, possession or use by or on behalf of You of any aircraft, watercraft or hovercraft.
17. The transportation of materials and/or hazardous or dangerous substances outside the Insured's Premises.
18. Any Claim made where the circumstances that exist are materially different to the circumstances represented by the Insured in the proposal.

GENERAL EXCLUSIONS (Applicable to all Sections of this Policy)

1. Radioactive Contamination:

Any loss, damage or legal liability directly or indirectly caused by:

(a) Ionizing radiation or radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel; or

(b) The radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

2. War Risks:

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event. War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

3. Sonic bangs:

Any loss, damage or legal liability directly or indirectly caused by pressure waves caused by aircraft and other flying objects traveling at or above the speed of sound.

4. Pollution and/or Contamination:

Loss, destruction or damage caused to the insured property by pollution or contamination excluding

- Pollution or contamination which itself results from a peril hereby insured against
- Any peril hereby insured against which itself results from pollution or contamination

5. Gradually occurring losses

Loss or damage by wear and tear, depreciation, insects, vermins, moth, fungus, corrosion, rust, atmospheric or climatic conditions ingress of water, gradually operating cause, process or cleaning, dyeing, repair, alteration or restoration.

6. Wilful Act

Loss or damage caused by or arising out of a wilful act by You or any person acting on Your behalf including

circumstance, fact or matter You are or ought to be reasonably aware prior to the commencement of this contract.

7. Accidental External means

Loss or damage caused by arising out of accidental external means except as specifically covered under respective Sections.

8. Consequential Losses

Loss by delay, loss of market, loss of goodwill and / or any other consequential or indirect loss or damage not covered under Section I.

9. Public Authority Exclusion Clause

- Loss , destruction or damage caused to the property insured by burning by order of any Public Authority
- Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.

10. Liability

- Liability more specifically insured elsewhere
- Liability arising out of Asbestosis or any matter related to or arising out of the sale, manufacture, production, distribution or the like of asbestos.

11. Terrorism Damage Exclusion Warranty:
Notwithstanding any provision to the contrary within this Policy it is agreed that 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 endorsement an act of terrorism means an act, 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 organization (s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any Section of the public in fear.

The warranty also excludes loss, damage, cost or expenses 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 action taken in respect of any Act of Terrorism. If the Company alleges that by reason of this exclusion,

		<p>any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.</p> <p>In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
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 The calculation / assessment for this insurance varies upon the type of event insured and T& C of policies.</p>	
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 • Policy servicing office: Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus. Gut No-31, Mouje Elthan, Thane- Belapur Road, Airoli, Navi Mumbai- 400708 <p>Claims Procedure: The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Claim Intimation In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <ol style="list-style-type: none"> 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. b. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage. c. Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>. d. While notifying your claim, please share your <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 	<p>GENERAL CONDITIONS</p> <p>4. Claims Reporting A) Claims Procedure</p>

- 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.
- 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.
 - f. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

Followed by notification of a claim, insured is expected to follow the following procedures.

- 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 respond 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)

- a. Brief Profile of Insured
- b. Detailed incident of loss on Insured letter head
- c. FIR /status/final report for police
- d. FMR report submitted to RBI along with Internal investigation report..
- e. Employment details of the accused along with joining letter , salary slips, attendance records and the role assigned in case of infidelity.
- f. Recovery details including recovery from retirals.

		<p>g. Copy of charge sheet if matter is in court of law</p> <p>h. Letter of Subrogation on Rs. 500 dully stamped & notarized.</p> <p>i. Any other requirement pertaining to nature of loss reported under the respective sections as defined by the deputed surveyor.</p> <p>j. Payment proof from the insured.</p> <p>Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)</p> <p>a. The Surveyor shall be appointed within 24 hours from the intimation.</p> <p>b. The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.</p> <p>c. 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.</p> <p>d. The Insurance Company to obtain survey report within 15 days from the date of appointment.</p> <p>e. Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.</p> <p>Escalation Matrix Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
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> <p>➤ Step 1</p> <p>a. Contact Us 1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal Sompo 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</p>	GRIEVANCES

Drop in Your concern
Grievance Cell: Universal Sompo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)
Walk into any of our nearest branches and request to meet the GRO

- 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

➤ **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 Sompo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane-Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Email : gro@universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

Bima Bharosa Portal link :

<https://bimabharosa.irdai.gov.in/>

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.

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>

Note: Grievance may also be lodged at IRDAI

<https://bimabharosa.irdai.gov.in/>

Below are the contact details:

	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 - 25501201/02/05/06 Email: bimalokpal.ahmedab ad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	
	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@cioin s.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.c o.in	Madhya Pradesh Chattisgarh.	
	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:	Odisha	

	bimalokpal.bhubaneswar@cioins.co.in	
	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>
	<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, PuducherryTown 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</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>

	<p>Email: bimalokpal.guwahati@cioins .co.in</p>			
	<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@cioi ns.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@cioins.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@cioi ns.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 /</p>		<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>	

		<p>22124341 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.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</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, Gautambodhanagar, Ghaziabad, Hardoi,</p>			

		Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	
		PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co .in	Bihar, Jharkhand.
		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	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.
14	Obligations of the Policyholder	<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 property insured, prevent damage or accidents and maintain the property insured in a sound condition.</p> <p>3. Alteration of Risk: The cover afforded under this Policy shall be suspended and no payment shall be made hereunder if:</p> <p>(a) You carry on any business at the Insured Premises other than the business stated in the Proposal</p> <p>(b) There is any material change in the facts and matters</p>	GENERAL CONDITIONS

		stated in the Proposal	
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(c) The ownership of the building/stocks/contents passes from You to any other person or entity otherwise than by the operation of the law of succession as applicable.

Declaration by the Policyholder;

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

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- iii. **Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.**