

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	Boiler and Pressure Plant Insurance Policy (Retail)	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0030V01202223	Not applicable
3	Structure	<ul style="list-style-type: none"> • Indemnity <p>Add-on Covers</p> <ul style="list-style-type: none"> • Indemnity • Claims Preparation Cost • Loss Minimization expenses • Cover for mobile and portable equipment outside the premises • Parts undamaged clause • Professional Fee • Waiver of betterment • Floater clause • Omission to Insure / Inadvertent Omission • Air Freight • Express Freight • Escalation • Owner's Surrounding Property • Third Party Liability • Additional Customs Duty <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>	<p>Not applicable</p> <p>Add-on Wordings</p>
4	Interests Insured	<p>The policy covers Boiler & pressure vessel owned by the Insured at their premises against Explosion, Implosion and Collapse.</p> <p>It can be extended to cover third party liability and other specified risks.</p>	1. Preamble

5	Sum Insured	<ul style="list-style-type: none"> Sum Insured - As opted 	7. Sum Insured
6	Policy Coverage	<ol style="list-style-type: none"> Damage (other than by fire) to the Boilers and/or other Pressure Plant described in the Schedule. Damage (other than by fire) to surrounding property of the insured described in the Schedule or to property held by the insured in trust or on commission or for which he is responsible. Liability of the Insured at law on account of - <ol style="list-style-type: none"> Death of or bodily injury to any person (other than a person under a contract of service or apprenticeship with the Insured sustaining death or bodily injury which arises out of and in the course of employment with the Insured); Damage to property not belonging to the Insured nor held in trust or on commission nor for which he is responsible. <p>Caused by and solely due to Explosion or Collapse of any Boiler or other Pressure Plant described in the Schedule occurring in the course of ordinary working.</p> 	1 Preamble
7	Add-on Cover	<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"> Claims Preparation Cost Under this cover, the insured will be indemnified for the expenses incurred for investigating and identifying of the cause of loss or damage. Loss Minimization expenses Under this cover, the insured will be indemnified for the expenses incurred to prevent or minimize the loss already occurred. Cover for mobile and portable equipment outside the premises Under this add-on, the coverage under the policy is extended to cover loss or damage to 	Add-on wordings

the mobile and/or portable equipment, whilst stationary outside the premises of the insured.

4. Parts undamaged clause

Under this add-on, the coverage under the policy is extended to cover the replacement of undamaged parts also in the machinery after the loss event under the base cover. The replacement should be undertaken to avoid the recurrence of the damage and such replacement should not result in improvement in performance, capacity or output.

5. Professional Fee

The company proposes to cover expenses incurred for 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.

6. Waiver of betterment

In case of total damage to the insured machinery / equipment necessitating replacement, there is a possibility that the machinery or equipment is obsolete at the time of replacement. Under this add-on, the company proposes to cover the cost of re-instatement of the damaged machinery with the follow-up model of the same type.

7. Floater clause

Under this cover, the sum insured in aggregate under the policy is available for any one, more, or all locations as specified in respect of movable property. At all times during the currency of this policy the insured should have a good internal audit and accounting procedure under which the total amount at risk and the locations can be established at any particular time if required.

8. Omission to Insure / Inadvertent Omission

Under this add-on, the coverage is extended to cover equipment as defined in the schedule, which the insured may acquire or for which they may become responsible or any inadvertent omissions.

	<p>9. Air Freight Under this add-on, the insured will be indemnified towards Air Freight incurred by the Insured in connection with the indemnifiable loss under the policy.</p> <p>10. Express Freight Under this add-on, the insured will be indemnified towards Express Freight incurred by the Insured in connection with the indemnifiable loss under the policy.</p> <p>11. Escalation Under this cover, the sum insured will increase each day by an amount representing 1/365th of the specified percentage increase per annum.</p> <p>12. Owner's Surrounding Property This extends to cover loss of or damage to property located on or adjacent to the Project Site and belonging to or held in care, custody or control of the Principal(s) or the Contractor(s) shall only be covered if occurring directly due to the erection, construction or testing of the items insured under Section I and happening during the period of covers. This cover does not apply to Construction/ Erection Machinery, Plant and Equipment, Temporary Buildings and Temporary site installations.</p> <p>13. Third Party Liability The Third Party Liability cover of the Policy shall apply to the insured parties named in the Schedule as if a separate policy had been issued to each party, provided that the Insurers shall not indemnify the insured under this Endorsement in respect of liability for i. Loss of or damage to items insured or insurable under Section I of the Policy, even if not recoverable due to excess or any limit. ii. Fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under Workmen's Compensation and/or Employers Liability Insurance. The Insurers total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity stated in the schedule.</p>	
--	--	--

		<p>14. Additional Customs Duty This insurance shall be extended to cover at the insured exchange rate increased Customs Duty percentage payable on the replacement supplies over and above the Custom Duty taken into account while arriving at the sum insured of the affected item.</p> <p>Clauses</p> <p>1. Non - Vitiating Clause It is understood and agreed that any act, omission, statement or mis-statement on the part of any named insured which may vitiate any claims or render this policy void shall have such effect only as to the rights and interests of that particular insured and shall not prejudice the rights and interest of any other insured under this policy.</p> <p>2. Loss-Payee Clause The clause allows payment of loss to a third party specifically named by the insured provided such third party has an insurable interest in the insured damaged property at the time of loss or damage subject otherwise to the terms, exclusions, conditions and limitations of the policy.</p> <p>3. 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>4. Designation Of Property 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.</p> <p>5. Coinsurance Clause It is hereby declared and agreed that insurers named hereunder severally agree and accept the following for the proportion set against its name: 1.1. In event of any claim being admissible by the insurer towards the liability, to pay or</p>	<p>Clauses</p>
--	--	---	----------------

		<p>make good to the insured the value of the property at the time of the happening of its loss or destruction or the amount of such damage thereto as provided for under the policy and/or</p> <p>1.2. To indemnify the insured against liability at law or damage to any property or injuries to persons as provided for under the policy</p> <p>6. On Account Payment Clause This clause indicates an agreement between the parties for making on account payment in the event of a claim subject to fulfillment of requirement of admissibility if liability and production of an interim report.</p> <p>7. Assets Register Clause 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.</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	Excess – As opted in the policy schedule	Not applicable
9	Exclusions	<p>The Company shall not be liable under this policy in respect of:</p> <p>1.Loss damage and/or liability caused by or arising from or in consequences, directly or indirectly of Fire (arising from explosion or collapse or any other cause whatsoever) including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance lightning, theft, collapse of buildings, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne, waterborne, or airborne craft or other aerial devices and/or articles dropped there from.</p>	2 GENERAL EXCEPTIONS

- | | | | |
|--|--|---|--|
| | | <p>2.a) War Invasion, Act of Foreign Enemy, Hostilities or War like operations (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Riot, Strike, Lock out and Malicious Damage, Civil Commotion, Military or Usurped power, Martial law, Conspiracy, Confiscation, Commandeering a group of Malicious Person or persons acting on behalf of or in connection with any Political Organization. Requisition or Destruction or damage by order of any Government de jure or de facto or by any Public, Municipal or Local Authority.</p> <p>b) Nuclear reaction, nuclear radiation or radioactive contamination.</p> <p>3. Accident loss damage and/or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions.</p> <p>4. Gradually developing flaw, defects, cracks or partial fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary.</p> <p>5. Defects due to the wearing away or the wasting of the materials of a Boiler or a Pressure Plant whether by leakage, corrosion or by the action of the fuel or otherwise the grooving or the fracturing of any of the parts of a Boiler or pressure plant or for deterioration generally or for the development of cracks blisters, lamination and other flaws or fractures, failures of joint within the range of steam or feed pipes, or for bulging and deformation due to overheating of tubes (unless such defects, fracture, failure or bulging result in explosion or collapse) or for the cracking of section of cast-iron heating boilers or other vessels constructed of cast iron.</p> <p>6. The failure of individual tubes in Boilers of the water tube locomotive or other multitubular types, in Super heaters or in Economizers (unless such defects result in explosion or collapse).</p> <p>7. Loss or damage to the insured plant or property</p> | |
|--|--|---|--|

		<p>and/or liability arising during and occasioned by the application of steam hydraulic or any other test of this plant as specified by Inspecting Authority or otherwise.</p> <p>8. Loss or damage and/or liability caused by or arising out of the willful act or willful neglect or gross negligence of the insured or his responsible representatives.</p> <p>9. Liability assumed by the Insured by agreement unless such Liability would have attached to the Insured notwithstanding such agreement.</p> <p>10. Loss or damage and/or liability due to faults or defects existing at the time of commencement of this Insurance and known to the Insured or his responsible representatives but not disclosed to the Company.</p> <p>11. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.</p> <p>12. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contracts.</p> <p>In any action, suit or other proceeding where the company alleges that by reason of the exceptions or exclusions above any loss destruction, damage or liability is not covered by this insurance, the burden of proving that such loss destruction, damage or liability is covered shall be upon the Insured.</p>	
10	Special Conditions and Warranties (if any)	<p>It is hereby warranted that during the currency of the Policy;</p> <p>i) The Boiler and Pressure Plants described in the Schedule are annually inspected by Inspectors appointed by the appropriate Government except where there is no statutory requirement for Government Inspection; the inspections are to be carried out by an independent competent person;</p> <p>ii) The Boilers and Pressure Plant described in the Schedule shall only be operated by</p>	3. Warranties

		<p>Attendants holding a valid certificate of competency issued under the appropriate Boiler Act;</p> <p>iii) The Insured shall be in possession of the unqualified permission in writing of the competent Inspecting Authority to operate the said Boilers and Pressure Plant. If the maximum pressure or load upon safety valve immediately prior to any explosion or collapse was in excess of that stipulated by the said Authority the Insured shall not be entitled to any compensation or indemnity under this policy in respect of such explosion or collapse.</p> <p>As mentioned in the policy schedule</p>	
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>	<p>1.Preamble 2. General Conditions</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 <p>• Claim Notification</p> <p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <ul style="list-style-type: none"> • Claim Intimation In the event of any circumstances likely to give rise to a claim insured must follow the following. <ul 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: 1800-22-4030/1800-200-4030. Alternatively, you can notify your claim by sending mail to <contactclaims@universalsompo.com>. 	<p>10.Duties Following Accident</p> <p>An</p>

- d. While notifying your claim, please share your
 - 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.
- 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"

		<p>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</p> <p>a. Policy Document: Coverage Details: Specifics of what is covered under the policy, including types of boilers and pressure plants. Exclusions: Situations or conditions that are not covered by the policy. Premium Information: Details of the premium payments, including due dates and amounts.</p> <p>b. Claim Form: Insured's Information: Name, address, and contact details of the policyholder. Policy Number: The unique number associated with the policy. Incident Details: Description of the incident leading to the claim, including date, time, and location. Nature of Damage: Detailed account of the damage to the boiler or pressure plant.</p> <p>c. Supporting Documents: Inspection Reports: Pre-incident inspection and maintenance reports of the boiler or pressure plant. Repair Estimates: Quotes or invoices from repair services. Photographs: Visual evidence of the damage. Incident Report: Detailed report of the incident, possibly including witness statements.</p> <p>d. Proof of Ownership: Documents confirming ownership of the damaged boiler or pressure plant.</p> <p>e. Maintenance Records: Logs showing regular maintenance and servicing of the boiler or pressure plant.</p> <p>f. Communication Records: Correspondence with the insurance company, including emails, letters, and call logs related to the claim.</p> <p>g. Expert Reports: Assessments from engineers or experts on the cause and extent of the damage.</p> <p>h. Claim Submission Confirmation: Acknowledgment from the insurance company confirming receipt of the claim.</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) 	
--	--	--	--

		<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</p> <p>Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
13	Grievance Redressal Policyholders Protection and	<p>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</p> <p>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.</p> <p>Email Us- grievance@universalsompo.com 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,</p>	6. Grievances

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/>
 The contact details of the Insurance Ombudsman offices are as below-

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.ahmedabad@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@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir,	Madhya Pradesh Chattisgarh.

	<p>Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>		
	<p>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</p>	Odisha	
	<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, 453, 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 Email: bimalokpal.guwahati@ci oins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</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@ cioins.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 –</p>	<p>Rajasthan</p>	

	2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in		
	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	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry	
	KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.	
	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@ciains.co.in	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>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>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	
		<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@cioints.co.in</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, 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@cioin s.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 prospective Policyholder Customer	of /	a) The insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacturer's Instructions for operating inspection and overhaul, as well as Government statutory municipal and all other binding regulations including the rules under the Indian Boilers Act in force concerning the operation and maintenance of the insured Boilers and Pressure Plants.	9 OBLIGATIONS OF THE INSURED

b) The Company's officials shall at all reasonable times have the right to inspect and examine any Boiler and Pressure Plant or any property insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk. The Company shall provide the Insured with a copy of the Inspecting official's report, which shall however be treated as strictly confidential both by the Insured and the Company.

Whenever arrangements have been made for a 'Thorough Inspection' of Boiler or Pressure Plant the Insured shall cause the Boiler or Pressure Plant to be stopped, emptied and properly cleaned inside and outside rendered accessible in every part, so far as its construction will allow.

- c) In the event of any -
- i. Material change in the original risk.
 - ii. Alteration, modification or addition to an insured item.
 - iii. Departure from prescribed operating conditions whereby the risk of loss or damage increases.
 - iv. Changes in the insured's interest (such as discontinuation or liquidation of the businesses or business or being placed in receivership) taking place, the Policy shall be void unless its continuance is agreed by endorsement signed by the Company.

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

Disclosure of other material information during the policy period

Material information 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

Non- disclosure of material information may affect the claim settlement

Broadly any claim shall be denied subject to following parameters.

		<p>1.Premium - Whether the premium has been paid on or before Risk Start Date</p> <p>2.Period – Whether the insurance is in force as on date of loss.</p> <p>3.Peril – Whether the cause of loss is covered.</p> <p>4.Property- Whether the property said to be affected is insured.</p> <p>5.Place - Whether the location is covered under the policy,</p> <p>6.Person - Whether the claimant has insurable interest</p> <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations.</p>	
--	--	---	--

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.**