

Contractor Plant & Machinery Insurance Policy (Retail)

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Contractor Plant & Machinery Insurance Policy (Retail)	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0023V01202223	Not applicable
3	Structure	<p>Policy</p> <ul style="list-style-type: none"> • Indemnity <p>Add-on Covers</p> <ul style="list-style-type: none"> • Indemnity <ul style="list-style-type: none"> • Escalation clause • Express freight (air freight excluded), holiday and overtime rates of wages • Air freight • Owner's surrounding property • Third party liability • Additional customs duty • Transit risk • Floater risk • Dismantling & shifting • Immediate repair clause • Obsolete parts clause • Waiver of betterment • Professional fee • Parts undamaged clause/destruction of sound property • Depreciation waiver • Claims investigation/preparation cost • Loss minimization expenses • Additional towing charges • Coverage's for electrical & mechanical breakdown • Terrorism Cover • Removal of Debris 	Add-on wordings

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		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	
4	Interests Insured	This Product offers insurance coverage to the equipment which is proposed for insurance. << Equipment Details>>	Not applicable
5	Sum Insured	Sum Insured - <<As opted >>	Provisions 1. Sum Insured
6	Policy Coverage (What the policy covers?)	<p>Policy provides coverage against unforeseen and sudden physical damage by any cause not excluded and as specified in the attached Schedule(s) at the risk location mentioned necessitating its immediate repair or replacement subject to Sum Insured representing reinstatement value,</p> <p>This Policy shall apply to the insured items whether they are at work or at rest, or being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves, or when being shifted within the premises, or during subsequent re-erection, but in any case only after successful commissioning.</p> <p>The liability of the Company for any one item of the insured property shall not exceed in the aggregate in any one Period of Insurance the Sum Insured set against such item in the attached Schedule(s). However, the sum insured under such item can be reinstated after occurrence of a claim for balance period.</p>	Preamble
7	Add-on Cover	<p>The product also offers the choice of few optional covers as below:</p> <p>Add-on Covers</p> <p>1. Escalation clause Gradual Increase in Sum Insured during Policy currency, to take care of increase in value of the item insured.</p>	Add-on Wordings

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		<p>2. Express freight (air freight excluded), holiday and overtime rates of wages Covers extra charges for express freight, Overtime & Holiday Rates of Wages</p> <p>3. Air freight Air Freight incurred in connection with the indemnifiable loss.</p> <p>4. Owner's surrounding property Damage to Insured's own Surrounding Property.</p> <p>5. Third party liability Insured's Legal Liability towards Third Parties against - Third Party Property Damage & Third Party Personal Injury</p> <p>6. Additional customs duty Pays for Additional Rate of Customs Duty, over & above the extent insured</p> <p>7. Transit risk Extends the cover for transit risks for the property covered in the policy.</p> <p>8. Floater risk Covers floating interests over multiple location.</p> <p>9. Dismantling & shifting Covers risks during dismantling and shifting of the insured property.</p> <p>10. Immediate repair clause Defines the agreement on circumstances and extent of claims which can be repaired immediately.</p> <p>11. Obsolete parts clause Defines the treatment of claim when obsolescence of parts is encountered.</p> <p>12. Waiver of betterment Permits betterment, improvement or technological upgrade in the event of a claim.</p> <p>13. Professional fee</p>	
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		<p>Covers consulting engineers reimbursable fees incurred for reinstatement of policy.</p> <p>14. Parts undamaged clause/destruction of sound property Covers replacement of undamaged part of the interest too if there is a chance of recurrence of damage.</p> <p>15. Depreciation waiver Cover depreciation otherwise applicable in the event of a claim.</p> <p>16. Claims investigation/preparation cost Covers expenses related to investing and identifying exact cause or exact location of loss.</p> <p>17. Loss minimization expenses Covers the loss minimization expenses post a loss.</p> <p>18. Additional towing charges Covers expenses incurred for towing the vehicle.</p> <p>19. Coverage's for electrical & mechanical breakdown Defines the coverage for electrical/mechanical breakdown.</p> <p>20. Terrorism Cover Covers loss or damage caused by Acts of Terrorism</p> <p>21. Removal of Debris The policy is extended to cover the costs incurred in clearing up the damage including the removal of any debris from the premises to the nearest waste disposal site due to any insured peril.</p> <p>Clauses and Endorsements</p> <p>1. Insurance of All Types Of Cranes It is understood & agreed that the insurance by this policy shall includes sudden & unforeseen damage to ropes/slings resulting in their actual & complete severance. It shall not include</p>	<p>Clauses and Endorsements</p>
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breakage or abrasion of wires or stands of rope/slings although replacement is necessitated thereby.

2. For All Types Of Imported Machinery

The indemnity provided by the policy does not extend to include cost incurred/time involved in the movement of machinery and/or any other property insured hereunder and/or personnel outside the territorial limits of India other than the cost of delivery or replacements for machinery lost or damaged.

3. Co-Insurance Clause

- 1.1 It is hereby declared and agreed that insurers named hereunder severally agree and accept the following for the proportion set against its name
- 1.2. In event of any claim being admissible by the insurer towards the liability, to pay or 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
- 1.3. To indemnify the insured against liability at law or damage to any property or injuries to persons as provided for under the policy

4. On Account Payment

It is hereby declared and agreed that progress payment on account of any loss recoverable under this Policy will be made to the Insured at such stages as may be mutually agreed upon if desired by the Insured and on production of an interim report and recommended payment on account amount by the loss adjuster (if appointed) that such payments are deducted from the final agreed claim settlement figures. Subject otherwise to the terms, exceptions and conditions of the Policy.

5. Agreed Bank Clause

The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.

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		<p>6. Non-Vitiation 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>7. 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>8. Leased Equipment It is agreed and understood that this policy extends to include leased equipments as specified in the schedule & so declared, subject to insurable interest of the insured. This extension/ clause will be of no effect if the insurable interest of the insured ceases to attach.</p> <p>9. Automatic Reinstatement of Sum Insured It is understood & agreed that in the event of a claim, PROVISION 8 of the policy -(POSITION AFTER A CLAIM) stands amended to read as under :</p> <p>a) The Insured shall not be entitled to abandon any property to the Company whether taken possession of by the Company or not.</p> <p>b) As from the day of the loss the Sum Insured for remainder of the period of insurance is reduced by the amount of the compensation. To prevent under insurance during the remainder of the current period of insurance the amount insured must be reinstated. The premium will be calculated pro-rata from the day the repaired item is again put to work. For subsequent periods of insurance the original indemnity and premium are again in force unless circumstances justify an alteration.</p>	
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This provision is waived for claims up to 10% of the Sum Insured against each item, for which no additional reinstatement premium will be charged. However, if the amount of claim is more than the limit of 10% as aforesaid, then full additional reinstatement premium will be applicable, and will be deducted from the assessed claim amount. Subject otherwise to the terms and conditions of the policy.

10. 72 Hours Clause

It is hereby agreed and declared that with respect to the perils of earthquake, flood, storm, typhoon, Flood, Inundation / Act of God Perils any and all losses from the same type of perils, caused within seventy-two (72) hours period shall be deemed to be one loss. The Insured may elect the moment from which each of the aforesaid periods of seventy-two (72) hours period shall be deemed to have commenced but no two such seventy-two (72) hours periods shall overlap. The Company shall not be liable for any loss, caused by an earthquake, flood, storm, typhoon, Flood, Inundation / Act of God Perils occurring before the effective date and time of this Policy, nor for any loss occurring after the expiration date and time of this Policy.

11. Multiple Insured Clause

It is hereby declared and agreed that If in the policy the Insured comprises of more than one party each operating as a separate and distinct entity, this Policy of Insurance shall, unless otherwise provided for in this Policy of Insurance, apply as if a separate policy had been issued to each of these parties provided always that The Insurer's overall liability towards the parties that constitute The Insured in any Section shall not exceed the Sum Insured and any limits of indemnity specified in The Schedule to that Section. Any payment made by The Insurer to any Insured Party as a result of an occurrence of loss or damage shall reduce, by the amount of that payment, The Insurer's liability towards all Insured Parties that constitute The Insured arising from that occurrence under this Policy of

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		<p>Insurance.</p> <p>12. Dg Set Endorsement (Applicable In Case Dg Set Is Covered Under Contractor's Plant and Machinery Policy With Machinery Break Down Extension)</p> <p>It hereby declared that any loss or damage payable under the policy to the cylinder head, liner and piston of the Diesel/oil engines, Turbocharger insured here will be indemnified subject to –</p> <p>(i) 15 % depreciation per annum subject to a maximum of 75 %.</p> <p>(ii) For claims necessitating replacement of crank shaft, 20% of the cost of the crank shaft will borne by the insured in addition to the excess stipulated under the policy.</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	Exclusions Point no. a)
9	Exclusions	<p>Exclusions</p> <p>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;</p> <p>b) loss or damage due to electrical or Mechanical breakdown, failure, breakage or derangement, freezing of coolant or other fluid, defective lubrication or lack of oil or coolant, but if as a consequence of such breakdown or derangement an accident occurs causing external damage, such consequential damage will be indemnifiable.</p> <p>c) loss of or damage to replaceable parts and attachment such as bits, drills, knives or other cutting edges, saw blades dies, moulds, patterns, pulverizing and crushing surfaces, screens and</p>	Exclusions

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		<p>sieves, ropes, belts, chains, elevator and conveyor bands, batteries, tyres, connecting wires and cables, flexible pipes, joining and packing material regularly replaced;</p> <p>d) loss or damage due to explosion of any boiler or pressure vessel subject to internal steam or fluid pressure or of any internal combustion engine;</p> <p>e) loss of or damage to vehicles designed and licensed for general road use unless these vehicles are exclusively used on construction site;</p> <p>f) loss of or damage to Hull and machinery of waterborne vessels or crafts, however this exclusion shall not apply to Contractors Plant and machinery mounted on water borne vessels or crafts for the purpose of use for the contract work.</p> <p>g) loss or damage due to total or partial immersion in tidal waters;</p> <p>h) loss or damage whilst in transit, from one location to another location. (Public Liability will not be payable while Contractors Plant & Machineries are on Public Roads).</p> <p>i) loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, corrosion, rust, deterioration due to lack of use and normal atmospheric conditions);</p> <p>j) loss or damage occurring whilst any insured item is under- going a test of any kind or is being used in any manner or for any purpose other than that for which it was designed;</p> <p>k) loss of or damage to plant and/or machinery working underground.</p> <p>Note- This does not apply to Machineries used in Tunneling works.</p> <p>l) War, Invasion, act of foreign enemy, hostilities or war like operation (whether war be declared or not), Civil War, Rebellion Revolution Insurrection, Mutiny, 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 organisation, requisition or destruction or damage by order of any government de jure or de facto or by any public, Municipal or Local Authority.</p>	
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		<p>m) loss or damage directly or indirectly caused by, or arising out of, or aggravated by nuclear reaction, nuclear radiation or radioactive contamination.</p> <p>n) loss or damage due to any faults or defects existing at the time of commencement of this policy within the knowledge of the insured or his representatives, whether such faults or defects were known to the Company or not;</p> <p>o) loss or damage directly or indirectly caused by, or arising out of or aggravated by the willful act or willful negligence of the insured or his representatives.</p> <p>p) loss or damage for which the supplier or manufacturer is responsible either by law or under contract;</p> <p>q) consequential loss or liability of any kind or description;</p> <p>r) loss or damage discovered only at the time of taking an inventory or during routine servicing. In any action, suit or other proceeding where the company allege that by reason of the provisions of exclusions (m) to (q) above any loss, destruction or damage is not covered by this policy, the onus of proving that such loss, destruction or damage is covered shall be upon the insured.</p> <p>s) 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 warranty 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 organisation(s) or</p>	
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		governments(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 to in any way relating to action taken in respect of an 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 Assured.” In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.	
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 Claim Calculation (Plant and Machinery)</p> <p>A = Gross loss of damaged asset (Plant & Machinery) e.g.: ₹5000/-</p> <p>B = Less: Depreciation for the period used on the specific damaged part having limited life , compare to entire machine's life. e.g.: ₹100/-</p> <p>C = Less: Improvement/Salvage Value/ residual value. e.g. ₹250/-</p> <p>D = Present replacement cost of the total assets / machinery were available at the time of loss.. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹1500/-</p>	Preamble Exclusions

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		<p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>H - Less: Depreciation for the period used on the entire machine life. e.g: ₹1000/-</p> <p>Loss calculation</p> <p>Total loss Settlement = $(A-H-C) / D * E-F-G = (5000-1000-250) / 50000 * 40000-1500-118 = ₹1382/-*$</p> <p>Partial loss settlement (Damage Parts having limited life) = $(A-B-C) / D * E-F-G = (5000-100-250) / 50000 * 40000-1500-118 = ₹2102/- *$</p> <p>Partial loss settlement = $(A--C) / D * E-F-G = (5000-250) / 50000 * 40000-1500-118 = ₹2182/- *$</p> <p>*Tax incurred shall be allowed subject to submission of proofs and evident.</p> <p>*Incurred relevant expenses in addition to the above as covered under the policy issued would be considered subject to submission of proofs and evident.</p> <p>a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less deduction as applicable, OR</p> <p>b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less deduction as applicable and policy excess. On total loss claim, sum insured is the maximum payable amount subject to deduction of policy excess.</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 Procedure</p> <p>Claim Intimation</p>	Claim Procedure

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		<p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p>b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p>c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 / 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.</p> <p>d) While notifying your claim, please share your</p> <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 3) place of loss, 4) cause of loss 5) estimate of your loss. 6) Details of contact person with mobile no. and e- mail ID. <p>e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.</p> <p>f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p>	
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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 responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

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

1. Claim Form - Duly filled and signed by insured

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		<p>2. Copy of FIR (First Information Report) - for the loss estimated above ₹50,000/- caused under theft, burglary or by malicious act or by third party.</p> <p>3. Estimate of loss as per the sections covered.</p> <p>4. Proof of ownership on the assets been insured. (Purchase invoice / bill or contract of right over the assets been held / used). This may not required, if the same was submitted during inception of this policy or respective item was identified and specified in the policy.</p> <p>5. Service engineer's report / quotation/ observation/ recommendation.</p> <p>6. Police final report. (Not required for claim estimated up to ₹50,000/-).</p> <p>7. Asset register as on date of loss (For Plant and Machinery used / been operated at locations at the time of loss)</p> <p>8. Re-instatement bills and payment proofs. (In case of re-instatement)</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) <ul style="list-style-type: none"> ➤ The Surveyor shall be appointed within 24 hours from the intimation. ➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises. ➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted. ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. 	
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		<ul style="list-style-type: none"> • Escalation Matrix <p>Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
13	Grievance Redressal Policyholders Protection and	<p>Grievances</p> <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> <ol style="list-style-type: none"> a. Contact Us 1-800-224030/1-800-2004030 b. E-mail Address: Contactus@universalsompo.com c. Write to us Customer Service Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 d. Senior Citizen Number: 1800 267 4030 <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. Email Us- grievance@universalsompo.com Drop in Your concern Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO) Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern immediately 	Grievances

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- 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 Sampo 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:

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<p>https://www.cioins.co.in/Ombudsman</p> <p>Note: Grievance may also be lodged at IRDAI https://bimabharosa.irdai.gov.in/</p> <p><u>Below are the contact details:</u></p>	
Office Details	Jurisdiction of Office (Union Territory, District)
<p>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</p>	<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>
<p>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</p>	<p>Karnataka</p>
<p>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:</p>	<p>Madhya Pradesh Chattisgarh.</p>

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		bimalokpal.bhopal@cioins.co.in			
		BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha		
		CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.		
		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	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).		

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		<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh</p>		
		<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>		
		<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.</p>	<p>Rajasthan</p>		

Contractor Plant & Machinery Insurance Policy (Retail)

	<p>Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co .in</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 / 22124341 Email: bimalokpal.kolkata@cioins.c o.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</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, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur,</p>	

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			<p>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,</p>		

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			<p>Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co .in</p>	<p>Bihar, Jharkhand.</p>	
		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co. in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
14	Obligations of prospective Policyholder / Customer	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 manufacture's	5. Obligations of the Insured

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		<p>instructions for operating, inspection and overhaul, as well as government, statutory, municipal and all other binding regulations in force concerning the operation and maintenance of the insured plant and machinery;</p> <p>b) The Company's officials and/or their representatives shall at all reasonable times have the right to inspect and examine 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.</p> <p>c) In the event of any;</p> <p>i) Material change in the original risk, ii) Alteration, modification or addition to an insured item, iii) Departure from prescribed operating condition, whereby the risk of loss or damage increases. iv) Change in the Insured's interest (such as discontinuation or liquidation of the business or being placed in receivership) taking place.</p> <p>The Policy shall be void unless its continuance be agreed by endorsement signed by the Company and all premiums paid there-on shall be forfeited to the company in the event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material 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</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <p>1.Premium - Whether the premium has been paid on or before Risk Start Date</p>	
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		<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>	
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Declaration by the Policyholder.

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

Place:

Date: _____ (Signature of the Policyholder)

Note:

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