

ELECTRONIC EQUIPMENT 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	Electronic Equipment Insurance Policy (Retail)	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0028V01202223	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 • Owners Surrounding Property • Third Party Liability • Additional Customs Duty • Floater Clause • Waiver of Betterment • Omission to Insure Additions, Alterations • Professional Fee • Parts Undamaged Clause • Claims Investigation Cost • Cover for Mobile and Portable Equipments Outside the Premises • Loss Minimization Expenses • Automatic Reinstatement • Expediting Costs - Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight Including Air Freight • Depreciation Waiver <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>	ADD-ON WORDINGS

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4	Interests Insured	<p>This Product offers insurance coverage to the electronic equipment which is proposed for insurance.</p> <p style="text-align: center;"><< Equipment Details >></p>	4. SECTION I – EQUIPMENTS
5	Sum Insured	Sum Insured - <<As opted >>	3. PROVISIONS APPLYING TO SECTION – I 4. PROVISIONS APPLYING TO SECTION – II 5. PROVISIONS APPLYING TO SECTION - III
6	Policy Coverage	<p>Section I – Equipment This section covers accidental, unforeseen and sudden physical loss or damage to any electronic equipment (Including system software)</p> <p>Section II – External Data Media This section includes coverage for External Data Media.</p> <p>Section III – Increased Cost of Working This section provides cover 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 Section I</p>	4 Section I – Equipment 5 Section II – External Data Media 6 Section III – Increased Cost of Working
7	Add-on Cover	<p>The product also offers the choice of few optional covers as below:</p> <p>Add-on Covers</p> <ul style="list-style-type: none"> • Escalation Clause Under this cover, the sum insured will increase each day by an amount representing 1/365th of the specified percentage increase per annum. • Express Freight Under this cover, the insured will be indemnified of extra charges for Express freight (Excluding Air Freight). Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable 	ADD-ON WORDINGS

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under the policy.

- **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.

- **Owners Surrounding Property**

Under this add-on, the coverage under the policy is extended to indemnify the loss or damage to property located at or adjacent to the site and belonging to or held in care, custody, control of the principal (s) or the contractor(s), if the damage is caused due to loss or damage to the items covered under the policy.

- **Third Party Liability**

Under this add-on, the insured will be indemnified for any legal liability for the accidental loss or damage caused to the property of other persons and for any legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the Insured or his own employees or employee of the owner of the works/site/premises location or employees of the other firms/connected with any other work site/premises/ location or members of the family of the Insured or any of the aforesaid.

- **Additional Customs Duty**

Under this add-on, the insured will be indemnified towards the additional custom duty incurred over and above the Customs Duty amount taken into account in arriving at the Sum Insured of the affected items.

- **Floater Clause**

The policy is extended to cover the equipment for one, more, or all locations as specified in respect of movable property.

- **Waiver of Betterment**

This add-on cover states that in the event of total physical damage of the insured 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

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replacement does not exceed the sum insured set against the said item.

- **Omission to Insure Additions, Alterations**

The policy is extended to cover insured equipment, which the insured may acquire or for which they may become responsible for during the policy term without informing the company.

- **Professional Fee**

The policy is extended to cover the fees charges by Architects, Surveyors and Consulting Engineers or other professional fees necessarily incurred in the reinstatement of the insured property consequent upon loss or damage but not for preparing any claim.

- **Parts Undamaged Clause**

The policy is extended to include replacement of undamaged parts also in the machinery/equipment because it is necessary to avoid the recurrence of the damage, subject to prior approval from the insurer for such replacement. It is ensured that by such replacement of undamaged part, there is no technical improvement in performance, capacity or output.

- **Claims Investigation Cost**

This extension covers costs reasonably incurred by the insured in producing and certifying any particulars or details in support of any claim.

- **Cover for Mobile and Portable Equipment Outside the Premises**

This add-on cover states that the policy shall be extended to cover loss or damage to the mobile and/or portable equipment as specified in the policy schedule whilst stationary or in transit anywhere within the territorial limits specified in the policy.

- **Loss Minimization Expenses**

This add-on covers the costs and expenses reasonably incurred by the insured in reducing, mitigating or otherwise alleviating physical loss, destruction or damage to the property insured during and after the occurrence of an insured event.

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• **Automatic Reinstatement**

This add-on states that in the event of any claim occurring and in the absence of written notice by the insured to the contrary, the insurance in respect of any property insured arising is automatically reinstated from the date of the damage subject to payment/collection of additional premium at the time of loss settlement.

• **Expediting Costs - Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight Including Air Freight**

This add-on covers the additional costs incurred to pay for temporary repairs and to expedite the permanent repair or replacement of such damaged property.

• **Depreciation Waiver**

This add-on waives the depreciation applicable on the parts having limited life.

CLAUSES

• **72 Hours 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.

• **Non - Vitiation Clause**

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

• **Loss-Payee Clause**

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

• **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.

• **Designation of property**

For the purpose of determining, where necessary, the item under which any property is

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insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

• **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

• **Local Authorities Clause**

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

• **Coinsurance Clause**

1. It is hereby declared and agreed that insurers named hereunder severally agree and accept the following for the proportion set against its name:
 - 1.1. 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
 - 1.2. To indemnify the insured against liability at law or damage to any property or injuries to persons as provided for under the policy

• **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.

• **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

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		<p>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	<p>4. 2. SPECIAL EXCLUSION TO SECTION – I, point no a.</p> <p>5. 2. SPECIAL EXCLUSION TO SECTION – II, point no 1.</p> <p>6. 1. SPECIAL EXCLUSION TO SECTION – III, point no 1.</p>
9	Exclusions	<p>General Exclusions</p> <ol style="list-style-type: none"> 1. War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, commandeering a Group of Malicious persons 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 any public, municipal or local authority. 2. Nuclear Reaction, Nuclear radiation or radioactive contamination. 3. Willful act or willful negligence of the Insured or his representative.; 4. Cessation of work whether total or partial. 5. 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 machinery lost or damaged. 6. Derangement of the Insured property not accompanied by damage otherwise covered by this policy. 	<p>2. General Exclusions</p>

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		<p>7. Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement.</p> <p>8. Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.</p> <p>Special Exclusion to Section – I</p> <ol style="list-style-type: none"> 1. 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; 2. 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; 3. 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; 4. 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; 5. 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; 6. loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract; 7. 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; 8. consequential loss or liability of any kind or description; 9. 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 	<p>4. 2. SPECIAL EXCLUSION TO SECTION - I</p>
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		<p>ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals);</p> <p>10. aesthetic defects, such as scratches on painted polished or enamelled surfaces.</p> <p>In respect of the parts mentioned under i) and j) above the Company shall be liable to provide compensation in the event that such parts are affected by an indemnifiable loss or damage to the insured items.</p> <p>Special Exclusions to Section – II</p> <ol style="list-style-type: none"> 1. The excess 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. <p>Special Exclusions to Section - III</p> <ol style="list-style-type: none"> 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 - <ol style="list-style-type: none"> a) bodily injuries, b) orders or measures imposed by any public authority c) expansion and improvements of the equipment d) Lack of funds causing delay in repairs or replacement of damaged equipment 4. Any other consequential loss such as loss of market or interest. 	<p>5. 2. SPECIAL EXCLUSION TO SECTION - II</p> <p>6. 1. SPECIAL EXCLUSION TO SECTION - III</p>
10	Special Conditions and Warranties (if any)	Terrorism Damage Exclusion Warranty (unless opted and premium paid)	2. General Exclusions, point no. 9

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11	Admissibility Claim	of	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings.</p> <p>Sample Calculation</p> <p>A = Gross loss of damaged asset (Electronic equipment) 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/ recovered value/ residual value. e.g. ₹250/-</p> <p>D = Present replacement cost of the total electronic asset were available at the time of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹500/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>H- Less: Depreciation for the period used on the entire machine life. e.g: ₹1000/-</p> <p>Loss calculation.</p> <p>Total loss Settlement = $(A-H-C) / D * E - F - G = (5000 - 1000 - 250) / 50000 * 40000 - 500 - 118 = ₹2382/- *$</p> <p>Partial loss settlement (Damage Parts having limited life) = $(A-B-C) / D * E - F - G = (5000 - 100 - 250) / 50000 * 40000 - 500 - 118 = ₹3102/- *$</p> <p>Partial loss settlement = $(A-C) / D * E - F - G = (5000 - 250) / 50000 * 40000 - 500 - 118 = ₹3182/- *$</p> <p>*Tax incurred shall be allowed subject to</p>	<p>2 General Exclusions</p> <p>4 Section I – Equipment</p> <p>5 Section II – External Data Media</p> <p>6 Section III – Increased Cost of Working</p>
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		<p>submission of proofs and evident. *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 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 <ul style="list-style-type: none"> • Claim Procedure <p style="margin-left: 40px;">Claim Intimation</p> <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 or 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>	Claim Procedure

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		<p>1) policy number under which you prefer to lodge your claim,</p> <p>2) date of loss,</p> <p>3) place of loss,</p> <p>4) cause of loss</p> <p>5) estimate of your loss.</p> <p>6) Details of contact person with mobile no. and e- mail ID.</p> <p>e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.</p> <p>f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p> <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p> <p>a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</p> <p>b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</p> <p>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.</p> <p>d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>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</p>	
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company for their understanding and concurrence.

f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.

g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

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

1. Claim Form - Duly filled and signed by insured
2. Copy of FIR (First Information Report) - for the loss estimated above ₹50,000/- caused under theft, burglary or by malicious act or by third party.
3. Estimate of loss as per the sections covered.
4. Proof of ownership on the electronic 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.
5. Service engineer's report / quotation/ observation/ recommendation.
6. Police final report. (Not required for claim estimated up to ₹50,000/-).
7. Asset register as on date of loss (For the specific item as per policy/electronic assets covered as per policy /elctronic equipments used / been operated at locations at the time of loss)
8. Re-instatement bills and payment proofs. (In case of re-instatement)

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		<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) <ul style="list-style-type: none"> ➤ The Surveyor shall be appointed within 24 hours from the intimation. ➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises. ➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted. ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. • Escalation Matrix Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com 	
13	Grievance Redressal Policyholders Protection and	<p>Grievances If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <ul style="list-style-type: none"> ➤ Step 1 <ul 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 ➤ Step 2 If the resolution you received, does not meet your expectations, you can directly write to our 	Grievances

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		<p>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</p> <p>Drop in Your concern</p> <p>Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO) Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern immediately • Within 2 weeks of receiving your grievance, we will respond to you with the best solution. • We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response <p>➤ Step 3: In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to: Chief Grievance Redressal Officer Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 Email : gro@universalsompo.com</p> <p>For updated details of grievance officer, kindly refer the link https://www.universalsompo.com/resource-grievance-redressal</p> <p>➤ Step 4.</p> <p>Bima Bharosa Portal link : https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman You can approach the Insurance Ombudsman</p>	
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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.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, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email:	Karnataka

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		bimalokpal.bengaluru@cioins.co.in		
		BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.	
		BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha	
		CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – 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,	Tamil Nadu, PuducherryTown and Karaikal (which are	

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	<p>CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	part of Puducherry).	
	<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>	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh	
	<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>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	
	<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>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	

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		<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@cioins.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.co.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:</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh,</p>		

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		<p>bimalokpal.lucknow@cioins.co.in</p>	<p>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 Buddha 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,</p>		

ELECTRONIC EQUIPMENT INSURANCE POLICY (RETAIL)

			<p>Oraiyya, Pilibhit, Etawah, Farrukhabad, 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>

ELECTRONIC EQUIPMENT INSURANCE POLICY (RETAIL)

14	Obligations of prospective Policyholder / Customer	<p>a. The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Company.</p> <p>b. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the company to prevent loss, damage or liability and comply with statutory requirements and manufacturers recommendations.</p> <p>c. Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the company with all details and information necessary for the assessment of the risk.</p> <p>d. The Insured shall immediately notify the Company in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items and the scope of cover and/or premium shall, if necessary, be adjusted accordingly.</p> <p>e. No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company.</p> <p>Note: The policy shall be void and all premiums paid there-on shall be forfeited to the company in the event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material 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>	3. GENERAL CONDITIONS
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ELECTRONIC EQUIPMENT INSURANCE POLICY (RETAIL)

		<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>	
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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.universalsampo.com
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.