

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	Fine Arts Insurance Policy	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0032V01201011	Not applicable
	Structure	<ul style="list-style-type: none"> • Indemnity/Agreed Value 	Not applicable
4	Interests Insured	<p>The Policy covers</p> <p>1. Private and Individual collectors The policy can be purchased by private and individual collectors for any of the objects:</p> <ul style="list-style-type: none"> • Objects subject to value appreciation due to age, description, history or rarity • Paintings • Sculptures • Antiques • Collectibles • Bric-a-brac <p>2. Art Dealers & Gallery Owners The policy can be purchased by Art dealers ,museums and galleries as well as exhibitors for any of the objects:</p> <ul style="list-style-type: none"> • Works of art , objects subject to value appreciation due to age, description, history or rarity • Paintings • Sculptures • Antiques • Collectibles 	Not Applicable
5	Sum Insured	<ul style="list-style-type: none"> • Sum Insured - As opted 	Not Applicable

6	Policy Coverage	<ul style="list-style-type: none"> • Private and Individual collectors Scope of the Policy The Policy covers the property described in the “Policy Schedule” against physical loss or physical damage occurring during the Period of Insurance while at the named location(s) or within the territorial limits specified in the Schedule. • Art Dealers & Gallery Owners Scope of the Policy <ul style="list-style-type: none"> • Accidental loss and damage including when the art is in transit and at exhibitions anywhere in the world , subject to the geographical area being extended outside India . • Defective title insurance, aimed at collectors and museums. In case there existed an ownership dispute pertaining to the work , of which you were unaware at the time of purchase, we covers legal costs or expenses incurred in defending such claims, along with the agreed value of the item itself if required • Cover for exhibition cancellation 	Section Coverages
7	Add-on Cover	Nil	Not Applicable
8	Loss Participation	Excess – As specified in the policy schedule	Private and Individual Collectors Exclusions- Point no IV Art Dealers & Gallery Owners What we don't cover- Point No. g
9	Exclusions	Private and Individual Collectors We are only liable to the extent that any other valid insurance would fail to cover any claim if this insurance had not been issued.	Private and Individual Collectors Exclusions

		<p>This insurance Policy does not cover:</p> <p>I. loss or damage caused by or resulting from:</p> <ul style="list-style-type: none"> (i) natural ageing, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage; (ii) repairing, restoring, retouching, or any similar process; (iii) aridity, humidity, exposure to light (iv) extremes of temperature unless such loss or damage is caused by storm, frost or fire. <p>II. loss from or damage in or on unattended vehicles, unless in the custody of a competent professional carrier.</p> <p>III. electrical or mechanical fault or breakdown.</p> <p>IV. the amount of the deductible stated in the Schedule for each and every loss.</p> <p>V. loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.</p> <p>VI. loss or damage caused by or resulting from confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.</p> <p>VII (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss</p> <ul style="list-style-type: none"> (ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to be or arising from <ul style="list-style-type: none"> (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof 	
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	<p>(c) nuclear reaction, nuclear radiation or radioactive contamination,</p> <p>Art Dealers & Gallery Owners</p> <p>We are only liable to the extent that any other existing insurance would fail to cover any claim if this insurance had not been issued.</p> <p>This insurance does not cover:</p> <ul style="list-style-type: none"> a. loss or damage caused by or resulting from: <ul style="list-style-type: none"> (i) natural ageing, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage; (ii) process of repairing, reframing, restoring, retouching or any similar process; (iii) aridity, humidity, exposure to light (iv) extremes of temperature unless such loss or damage is caused by storm, frost or fire; (v) theft or dishonesty committed by or in collusion with any principal, shareholder (beneficial or otherwise) or any employee of the insured, insured's partner, director or other officer or any person to whom insured property is entrusted or loaned. b. loss or shortage discovered while taking inventory. c. loss of or damage to property unless it figures in the insured's stock records. d. loss or damage at any exhibition, trade fair unless specifically notified to and agreed by us in advance. e. loss from or damage in or on unattended vehicles. f. electrical or mechanical fault or breakdown. g. the amount mentioned against the item termed Deductible in the Policy Schedule for each and every loss. h. consequential loss of any kind. i mysterious disappearance or unexplained loss. j. loss or damage caused by or resulting from confiscation, nationalization, requisition or 	<p>Art Dealers & Gallery Owners</p> <p>What we don't cover</p>
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		<p>destruction of or damage to property by or under the order of any government or public or local authority.</p> <p>k. (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss</p> <p>(ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:</p> <p>(a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel</p> <p>(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof</p> <p>(c) nuclear reaction, nuclear radiation or radioactive contamination.</p> <p>l. loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample calculation: •Agreed insured value of the artwork: ₹100,000</p>	<p>Private and Individual Collectors</p> <p>Exclusions</p> <p>Art Dealers & Gallery Owners</p> <p>What we don't cover</p>

		<ul style="list-style-type: none"> •Type of damage: Restoration required due to fire •Restoration cost: ₹20,000 •Depreciation after restoration: 15% (The artwork loses value even after restoration) <p>Steps for the Calculation:</p> <p>1.Restoration Cost: Cost of restoring the artwork to its original state: ₹20,000</p> <p>2.Depreciation Loss: Depreciation after restoration: 15% of ₹100,000 = ₹15,000</p> <p>3.Claim Calculation: The total insurance claim would include both the cost of restoration and the loss in value due to depreciation. Total claim = Restoration cost + Depreciation loss = ₹20,000 + ₹15,000 = ₹35,000</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: • Claim Intimation <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</p>	<p>Private and Individual Collectors</p> <p>Conditions: Point no 5</p> <p>Art Dealers & Gallery Owners</p> <p>Conditions: Point no 6</p>

sending mail to
<contactclaims@universalsompo.com>.

d) While notifying you 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 and 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.

		<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 company for their understanding and concurrence.</p> <p>f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.</p> <p>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".</p> <p>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</p> <ol style="list-style-type: none">1.Claim Form: Completed and signed insurance claim form.2.Proof of Ownership: Documents that prove ownership of the artwork, such as purchase receipts, invoices, or provenance records.3.Appraisal Report: A recent appraisal or valuation report by a qualified expert.4.Photographic Evidence: High-quality photos of the artwork, including images of any damage.	
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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> <p>➤ Step 1</p> <p>a. Contact Us 1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal Sompo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>d. Senior Citizen Number: 1800 267 4030</p> <p>➤ Step 2 If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id. Email Us- grievance@universalsompo.com Drop in Your concern Grievance Cell: Universal Sompo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</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</p>	<p>Private and Individual Collectors</p> <p>Conditions: Point no 15</p> <p>Art Dealers & Gallery Owners</p> <p>Conditions: Point no 16</p>
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received any response within 15 working days,
 You may write or email to:
 Chief Grievance Redressal Officer
Universal Sompo General Insurance Company Limited
 Unit No. 601 & 602, 6th Floor, Reliable Tech Park,
 Thane- Belapur Road,Airoli, Navi Mumbai,
 Maharashtra - 400708
 Email : gro@universalsompo.com

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

➤ **Step 4.**

Bima Bharosa Portal link :
<https://bimabharosa.irdai.gov.in/>

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:

<https://www.cioins.co.in/Ombudsman>

Note: Grievance may also be lodged at IRDAI <https://bimabharosa.irdai.gov.in/>

Below are the contact details:

Office Details	Jurisdiction of Office Union Territory, District)
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	<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: bimalokpal.bhopal@cioins.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>		
	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:</p>	<p>Odisha</p>		

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

	<p>Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins .co.in</p>	<p>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@cioi ns.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>		
	<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co .in</p>	<p>Rajasthan</p>		
	<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioi ns.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>		

		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 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, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		

		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins. co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>		
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co .in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanag ar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>		
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068</p>	<p>Bihar, Jharkhand.</p>		

		<p>Email: bimalokpal.patna@cioins.co.in</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	<p>Private and Individual Collectors</p> <p>1. Due diligence You must take all reasonable care and measures to protect the insured property and to maintain it in a good and proper condition.</p> <p>2. Works in Transit You must ensure that the insured property is packed for transit by competent professional packers.</p> <p>3. Protections Maintenance clause You must ensure that all physical protections notified to Us at inception are engaged whenever the named location(s) are left unattended. You must ensure that all fire alarm and security systems notified to Us are activated whenever the named locations(s) are left unattended. You must also advise Us as soon as reasonably possible if for any reason a system is not working properly. We reserve the right to vary the terms and conditions of this insurance. All systems must be regularly serviced under contract by a reputable company at least</p>		Section: Conditions

annually.

Art Dealers & Gallery Owners

1. Stock records

You must keep and maintain stock and account records in which details of all purchases, sales, property bought on behalf of Your client's and other property entrusted to You are recorded. These records must be available for inspection by Us or Our representatives in the event of a claim. Property not recorded in these records is not covered under this insurance.

2. Due diligence

You must take all reasonable care and measures to protect the insured property and to maintain it in a good and proper condition.

3. Transits

You must ensure that the insured property is packed and unpacked for transit by competent professional packers.

4. Protections Maintenance clause

You must ensure that all physical protections notified to Us are engaged whenever the named location(s) are left unattended.

You must ensure that all fire alarm and security systems notified to Us at inception of Policy as existing are activated whenever the named location(s) are left unattended. You must also advise Us as soon as reasonably possible if for any reason a system is not working properly. We reserve the right to vary or review the terms and conditions of this insurance. All systems must be regularly serviced under contract by a reputable company at least annually.

5. Keys clause

You must ensure that all keys to all safes, strongrooms, alarms and final exit doors are removed from unattended named location(s).

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

Conditions

		<p>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> <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. 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.**