

INDUSIND ALL RISK INSURANCE POLICY – PROSPECTUS – MISC. LOB

Title	Description
Product Name	IndusInd All Risk Insurance Policy
Unique Identification Number (UIN) allotted by IRDAI	IRDANI03RP000IV0I 200708
Interest Insured	Any type of insurable tangible assets, property, Jewellery valuable, curious, works of art etc. can be covered as per the basis of valuation chosen
Policy Coverage	The policy provides cover for insured items lost, destroyed or damaged by fire, burglary and/ or housebreaking or theft or accident or misfortune from any fortuitous cause not specifically excluded. If in any case the Company shall be unable to reinstate or repair the insured property/item, because of any law or other regulations in force affecting insured property or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite under this Policy.
Add-on Cover	Not applicable
Exclusions	The company shall not be liable in respect of: • Deterioration of any part of machine resulting from normal use or exposure, wear and tear or any other gradually operating cause • Breakage, cracking, or scratching of brittle or fragile articles, unless caused by fire or accident to the means of conveyance • Loss of or damage caused by mechanical/ electrical/electronic derangement/ /breakdown of any article unless specifically insured • Overwinding, denting or internal damage of watches and clocks • Valuables, antiques etc. unless specified insured • Insured property in transit under contract of affreightment, unless specifically covered under the Policy • Insured property on fairgrounds or on the premises of any national or international exposition unless specifically covered under the Policy. • Loss and/or damage due to Theft • Loss destruction of or damage to articles of consumable nature • Pure Pollution or Contamination • Loss of earning or market • Unexplained shortage discovered at the time of taking inventory • Infidelity of Officers and/or Employees of the Insured • War or warlike operations • Nuclear Radiation or alike operations • Any loss or damage arising through delay, detention or confiscation by Customs or other authorities • Consequential loss or legal liability of any kind
Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can: • Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No.: 7400422200 • Email us at: services@indusindinsurance.com • Communicate with us through our Company Website: https://www.indusindinsurance.com/

Grievance Redressal and Policyholders Protection

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

Note:

- This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Policy document.

You must read the policy document to know the insurance cover fully. For complete details on the benefits, coverage, terms & conditions and exclusions of this product, visit Our website <https://www.indusindinsurance.com> For any legal interpretation, the policy document will hold good.



[indusindinsurance.com](https://www.indusindinsurance.com)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

