

INDUSIND EXTENDED WARRANTY AND ASSET PROTECTION POLICY – PROSPECTUS – MISC. LOB

Title	Description
Product Name	IndusInd Extended Warranty and Asset Protection Policy
Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0003V01202021
Interest Insured	The policy covers insured assets like Air-conditioners, Refrigerators, Television Sets, Washing Machines, Desktops, Personal Computers, Laptops, Mobile Phones or such similar equipments etc. against any mechanical. electronic/ electrical breakdown
Policy Coverage	All Certificates of Insurance issued under a Master Cover will be issued as per the scope of cover and respective terms and conditions as agreed upon in the Master Cover only Base Covers : The Company hereby agrees subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Certificate Holder against the repair or replacement Costs of Insured Assets as per the base covers opted and Sum Insured limits specified therein subject to such damage or breakdown has arisen during the risk period specified in the Insurance certificate for respective base cover: 1. Extended Warranty Cover - Covers breakdown & manufacturing defects/poor workmanship of the service personnel of the Authorised Workshop 2. Accidental Damage - Covers physical damage caused by a sudden, involuntary and unforeseen event, by visible and external force 3. Fluid damage- Covers physical damage due to accident due to liquid/ fluid entry inside/ on insured asset 4. Pest Damage -Covers physical damage caused by rodents and/or insects etc. are covered 5. Screen Damage- Covers physical damage due to any external, involuntary and unforeseeable cause Note - Any one Base Cover is mandatory The risk commences from Date of purchase of insured asset/ date of commencement of the insurance (whichever is later) till expiry of the original warranty period + 1 years/ 2 years/ 3 years. In case of multiple duration warranty items, the basic extended warranty cover should commence as stated in policy schedule. The claim would be payable under Base Cover# 1, 3 & 4 if the loss happens at installed site and not during of the Insured Asset from one site to another.
Add-on Cover	The below mentioned Add on covers shall be available to Certificate Holder. only if opted and additional premium is paid, as per the terms and conditions of the Policy and upto the sum insured mentioned: • Pick up & Drop Services • Food Spoilage Cover • Visitation Charge. • Nil Depreciation Cover • Betterment Benefit for Insured Asset
Exclusions	General exclusion under this policy No liability/ claim shall be admissible if the same arises directly or indirectly due to any of the following: • Aesthetic defects • Alteration/Modification of the Insured Asset • Breach of Law



indusindinsurance.com



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



- Change in Ownership
- Civil Action
- Commercial Usage
- Consequential/Legal losses
- Consumable items
- Data Loss
- Defects in External wiring
- Disposal or Removal of Asset
- Domestic Animal
- Enhancement during repairs
- External Accessories
- Geographical Limits
- Hazardous activity
- Improper Use of Assets
- Insured's agreed Liability
- Leakage/Explosion of Batteries
- Let out Asset
- Maintenance
- Maintenance Losses
- Minor Damages
- Moved Asset
- Natural Calamity
- Non-payable charges
- Nuclear Attack
- Obliteration or damaged invoice
- Over-usage
- Power Fluctuation
- Pre-existing losses
- Radioactive/Nuclear perils
- Repairs by unauthorized service centre
- Software losses
- Third party responsibility
- Theft/Burglary
- Transportation Losses
- Use of counterfeit parts
- War and warlike perils
- Wear and tear
- Wilful Act/Negligence

Specific exclusions under Base Covers :

Extended Warrant Cover

- Any item not covered under the Original Manufacturing warranty
- Product recall
- Extrinsic loss
- No fault with the product

	• No Domestic warranty • Manufacture(s) warranty Accidental Damage • Breakdown • Fluid Damage • Pest Damage • Damage during Installation • Service faults Fluid Damage • Rusting • Atmospheric conditions • Fluid, liquid or water damage unused asset • Service faults Pest Damage • Mould/Mildew • Fumigation charges • Consequential loss • Unused asset Screen Damage • Fluid Damage • Pest Damage • Damage during Installation • Service Faults
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.