

CUSTOMER INFORMATION SHEET

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

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Product Name	IndusInd Fidelity Guarantee Insurance Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0017V01200102	
3.	Policy No.	As per Policy Schedule	
4.	Structure	The Policy covers financial loss suffered by the Insured as a result of forgery, embezzlement, larceny or fraud/dishonesty or fraudulent conversion of money or money's worth or goods by the salaried employees handling any goods and/or money with a system of keeping records of all transactions.	
5.	Interests Insured	Named employees can be selected and guaranteed for specified amounts. Employees can tie guaranteed for a total amount overall or for separate amounts in respect of different categories	
6.	Sum Insured	The amount to be Guaranteed for named employees as per details provided in policy schedule	
7.	Policy Coverage	The policy provide indemnity to the insured against a direct pecuniary loss sustained by reason of any act of fraud/dishonesty committed by the employee on or after the date of commencement of this policy and during uninterrupted service with the Insured and discovered during the continuance of this policy or within twelve calendar months of the expiration thereof and in the case of death, dismissal or retirement of the employee within twelve calendar months of such death, dismissal or retirement whichever of these events shall first happen. The liability of the company shall not exceed in respect of : a. Any Employee the sum insured stated against his name or as declared herein b. All claims under this policy, the total sum insured. The company shall not be liable to pay more than one claim in respect of the acts of any one employee.	Operative Clause under Policy Wording
8.	Add-on Cover	Not applicable	
9.	Loss Participation/ Deductible applicable	The Company shall not be liable for the first amount of the loss arising out of each and every loss, shown as Excess in the Policy Schedule.	


indusindinsurance.com


022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

IndusInd
 Insurance App


Download Now



10.	Exclusions	The Company shall not, however, be liable for : - Any loss arising elsewhere than in India - Any loss due to any misfeasance, malfeasance or nonfeasance or breach of trust by the Insured - Arising out of suppression of fact affecting the risk at the time of effecting the policy - There is any change in the circumstances or conditions of the said employment without the consent of the company - More than one claim in respect of any one employee - Loss due to non-observance or relaxation of system of checks and precautions - Loss by an act committed subsequent to an earlier act of dishonesty/fraud and which had come to the notice of the insured/ Insured's representative/supervisor - Loss discovered more than 12 months after the termination either of the guarantee or of the service of employee concerned	Exclusions under Policy Wording								
11.	Special Conditions and Warranties	Warranties and conditions as per policy schedule									
12.	Admissibility of Claim	Broad principle of admissibility/denial of claims: - Premium 64 VB should be complied - Property Subject matter of claim should be covered under the policy - Person Individual or entity named in the policy should have insurable interest in the property insured - Place Risk location should be covered under the policy - Peril Cause of loss should be covered under the policy - Period Loss should occur within the policy period as specified in the policy - Policy terms and conditions Coverage/Exclusions as per policy wordings Sample Claim Calculation Sheet: <table><tr><th>Description</th><th>Amt. In Lakhs Rs.</th></tr><tr><td>Loss Amount (Assessed Loss)</td><td>1.00</td></tr><tr><td>Less : Excess</td><td>0.05</td></tr><tr><td>NET ASSESSED LOSS</td><td>0.95</td></tr></table>	Description	Amt. In Lakhs Rs.	Loss Amount (Assessed Loss)	1.00	Less : Excess	0.05	NET ASSESSED LOSS	0.95	
Description	Amt. In Lakhs Rs.										
Loss Amount (Assessed Loss)	1.00										
Less : Excess	0.05										
NET ASSESSED LOSS	0.95										
13.	Policy Servicing Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can : - Connect us at Call Center Landline No. : 022-48903009 (Paid) - WhatsApp No : 7400422200 - Email : services@indusindinsurance.com - Company Website : https://www.indusindinsurance.com - Details of designated company officials to be contacted in time of claim : North Zone : Mr. Santosh Kushwaha(ZCM) Email: santosh.kushwaha@indusindinsurance.com South Zone : Mr. Vamsi Krishna(ZCM) Email: vamsi.kottapalli@indusindinsurance.com West Zone : Mr. Sushant Meher(ZCM) Email: sushant.meher@indusindinsurance.com East Zone : Mr. Dhruba Roy(ZCM) Email: dhruba.roy@indusindinsurance.com									



	• Turn Around Time (TAT) for claims settlement - The insurer shall decide on the claim within seven days of receipt of the survey report. This condition will not apply in case of claims on the property/building insured on reinstatement value basis. • Escalation Matrix when TAT is not satisfied - North Zone : Mr. Prateek Sinha Email : prateek.sinha@indusindinsurance.com South Zone : Mr. Praveen Singh Email: Praveenkumar.singh@indusindinsurance.com West Zone : Mr. Ashish Awasthi Email: ashish.awasthi@indusindinsurance.com East Zone : Mr. Lokesh Pandraju Email: lokesh.pandraju@indusindinsurance.com	
14. Grievance Redressal and Policyholders Protection	While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front end unit by: • Calling on phone number: 22 4890 3009 or writing email at: services@indusindinsurance.com • Visiting any of our nearest branch • Writing to us at : IndusInd General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001 In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay from our side, you may contact our Grievance Officer at grievances@indusindinsurance.com The list of our Grievance Redressal Officers is available at our website -https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf Even after this, if you are not satisfied with the response received from our Grievance Officer, you may write to our Head of Grievance at headgrievances@indusindinsurance.com Still, if you are not happy with the response received from the company, you may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure attached to the policy schedule or you may visit its website@ https://cioins.co.in/ombudsman. Grievances can also be registered at IRDAI's Bima Bharosa portal at https://bimabharosa.irdai.gov.in/ or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032	



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



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



15. Obligations of the Policyholder

You must:

- take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to a claim.
- Upon the happening of any event giving rise or likely to give rise to a claim under this policy :
 - give immediate notice thereof in writing to us
 - tender to the Company all reasonable information, assistance and proof in connection with any claim

Declaration by the Policyholder

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

Place: _____

Date: _____

(Signature of the Policyholder)

Note:

- The product related documents including the Customer Information sheet are available on our Company website at <https://www.indusindinsurance.com/insurance/about-us/downloads.aspx>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.



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



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

IndusInd
Insurance App



Download Now

