

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy documents.

SI No	Title	Description	Policy/ Clause Number
1.	Policy Name	IndusInd Burglary And Housebreaking Insurance Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0015V01200102	
3.	Policy No.	As per the Policy Schedule	
4.	Structure	This proposer can choose to insured his/her property on Reinstatement Value (RIV) or Market Value (MV) basis. In case optional of RIV is selected, the insured should decide the sum insured by considering the cost of replacement or reinstatement of insured assets of the same kind or type but not superior to than the insured property when new, as on date of the loss. Market Value shall be the value after reducing depreciation from the cost of replacement or reinstatement. Though all building and assets can be insured under both basis but the stock can be insured only on market value basis. For those items where value Market Value cannot be ascertained e.g. Curios, Works of Art, Obsolete machinery etc., those would be covered on Agreed Value basis i.e. on valuation certificate acceptable by us	
5.	Interests Insured	Generally, the movable of fixed assets situated at residential or any business premises like offices, factories, shops, warehouses and godowns etc. In specific, the following assets can be covered: - Household items, utensils, appliances at dwellings - Plants, Machineries and accessories used at business premises - Furniture, Fixtures and fittings - Stock, stock in trade - Goods held in trust commission or commission for which in the insured is responsible - Coins and/or Currency notes in Burglar Proof Safe If specifically declared, Gold or silver articles, watches or jewellery curios, sculptures, manuscripts, designs, deeds, bonds, bills of exchange, treasury or promissory notes, cheque, money, securities, etc. can also be covered.	
6.	Sum Insured	The property insured (As per Policy Schedule) : - Stock/stock in trade i.e. the property of insured pertaining to the business or occupation - Rs. _____ - Goods held in trust or on commission for which Insured is responsible - Rs. _____ - Furniture, fixture or fitting, utensils and appliances in trade - Rs. _____ - Coins and/ or currency notes in locked safe - Rs. _____ - Other (Please specify the nature of property) - Rs. _____ - Total Sum Insured : Rs. _____	

7.	Policy Coverage	The policy will indemnify, the Insured to the extent of the intrinsic value of any loss of or damage to property or any part thereof whilst contained in the premises described in the Schedule hereto due to - Burglary or housebreaking (theft following upon an actual forcible and violent entry of and/or exit from the premises) or hold-up; - Damage caused to the premises resulting from burglary and/or housebreaking or any attempt thereat, any time during the period of insurance The cover is also available on following basis: - First Loss - Where 100% loss in a single event is not possible, the insured can choose certain% of the sum insured. The liability of the insurance company is limited to amount of that % of sum insured - Floater / Declaration basis (in respect of stock only)	Operative Clause of Policy wording
8.	Add-on Cover	This policy may be extended to cover following : - Riot, Strike, Malicious Damage - Theft	–
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. Please refer the policy schedule for actual values under excess	–
10.	Exclusions	The Company shall not, however, be liable for: - Gold or silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheque, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured. - Loss or damage where any inmate or member of the Insured's household or his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or in any way assisted or brought about by any such person or persons. - Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy. a) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities, earthquake, flood, storm, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsions of nature or atmospheric disturbances. b) Loss or damage whether direct or indirect arising from war, warlike operations and of foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and detainment by Order of any government or any other authority c) In any action, suit or other proceedings where the Company alleges that by reason of provisions hereof, any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured. a) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.	Exclusions Under policy wording

		b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material. - Consequential loss or legal liability of any kind. - Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof. - Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured. - This policy shall cease to attach: a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights; b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased; c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law; unless, in every case, the consent of the Company to the continuance of the insurance thereon is obtained and signified on the policy.																	
11.	Special Conditions and warranties (If any)	- Reinstatement of sum insured - Maintenance of books & keys Other Warranties as per policy schedule	Special Conditions under Policy Wording																
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>10.00</td></tr><tr><td>Less : Depreciation (Applicable as per elapsed life of asset and to be deducted in case of the claim settlement on Market Value basis)</td><td>0.50</td></tr><tr><td>Assessed Loss net of Depreciation</td><td>9.50</td></tr><tr><td>Less : Under Insurance @20%</td><td>1.90</td></tr><tr><td>Gross Adjusted Loss</td><td>7.60</td></tr><tr><td>Less : Excess</td><td>0.50</td></tr><tr><td>NET ASSESSED LOSS</td><td>7.10</td></tr></table>	Description	Amt. in Lakhs Rs.	Loss Amount (Assessed Loss)	10.00	Less : Depreciation (Applicable as per elapsed life of asset and to be deducted in case of the claim settlement on Market Value basis)	0.50	Assessed Loss net of Depreciation	9.50	Less : Under Insurance @20%	1.90	Gross Adjusted Loss	7.60	Less : Excess	0.50	NET ASSESSED LOSS	7.10	
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13.	Policy Servicing Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can: - Connect to our Call Center Landline No.: 022-48903009 (Paid) - WhatsApp No: 7400422200																	

		- Email us at: 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. Dhruva Roy(ZCM) Email: dhruva.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, you can contact: 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: +91 22 4890 3009 or writing email at: services@indusindinsurance.com - Visiting any of our nearest branches - 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, you may contact 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 (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.
15.	Obligations of the Policyholder	You must: - Take all reasonable steps to safeguard the property insured against accident, loss or damage. - 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 as well as lodge forthwith a complaint with the Police; - 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:

i. The product related documents including the Customer Information sheet are available on our Company website at: **Download Insurance Proposal Form, Policy Wording, Brochures (www.indusindinsurance.com)**

ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.