

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 Commercial Care Insurance Policy (Sookshma) - Group	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RPMS0051V01202425	
3.	Policy No.	As per Policy Schedule	
4.	Structure	Section I - Fire and Allied Perils: This section of policy covers Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents on Reinstatement Value basis at insured premises. For Stocks, the basis of sum insured would be: a) For raw material: Landed Cost at Your Premises b) For stock in process: Input Cost of the stock at the time of damage, c) For finished stock: the Manufacturing Cost of the Finished Stock or the Contract Price of goods sold but not delivered Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a Valuation Certificate acceptable by Insurance Company Unless otherwise, the sum insured would be maximum liability for any one loss. Section II - Burglary and Housebreaking: The basis of indemnity would be as under : • Contents (other than stock and stock-in trade) or property insured being damaged by any of the insured perils : Reinstatement value or market value, as opted by the Insured. • In respect of stock and stock-in-trade : Market value Section III- Money Insurance: This Section covers loss of money relating to Insured's business due to accident or misfortune - while in transit, - from safe at the Insured's business premises, - from till at the Insured's business premises Section IV - Infidelity/Dishonesty of employees This section covers direct pecuniary loss due to dishonest acts/infidelity of employees Section V - Legal Liability Sub-section V A- Towards Employees The Company will pay compensation for which the Insured shall become legally liable to pay to its employees in respect of accidental death or	Refer Clause C of policy wording Section II Section III Section IV Section V


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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 Commercial Care Insurance Policy (Sookshma) – Group - CIS – Misc. LOB

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		injury sustained which is arising out of and in the course of employment within the Insured's business in India. Sub-Section V B - Towards Third Parties: This Sub-section covers Insured's legal liability to pay compensation towards any damage or injury sustained by the third party including claimant's costs, fees and expenses anywhere in India arising out of accidents occurring in the Insured's business premises Section VI — Machinery Breakdown The insured would be paid cost of replacement of items covered including ordinary freight, customs duty, other dues and cost of erection on current new replacement value basis.	Section VI
5.	Interests Insured	Section I - Fire and Allied Perils: The insured can cover building including plinth, Basement and additional structures like Internal roads, security sheds, power lines, if any with Plant & Machinery, Furniture & Fixtures, Fittings and other equipment, Raw Materials, Stock in Process, Finished Stock etc. at insured risk location. The stock in open at insured premises with stock accepted for job-works or held in trust can also be covered. Section II- Burglary and Housebreaking: The Company will indemnify the Insured in respect of loss or damage to contents by burglary and/or housebreaking. "Contents" mean business assets, machinery, equipment, furniture, fixtures and fittings, electrical installations and stock and stock-in-trade in the Insured's business Damage to the Insured's business premises and/or safe resulting from burglary and/or housebreaking or any attempt thereat is also covered Section III- Money Insurance: This Section covers loss of money relating to Insured's business due to accident or misfortune : - while in transit, - from safe at the Insured's business premises, - from till at the Insured's business premises "Money" means and includes cash, coins, currency notes, cheques, postal orders, bank drafts, pay orders and postage stamps. "Safe" means and includes cupboards, almirahs and cash boxes made of steel and of standard make secured with standard locking system. Section IV - Infidelity/Dishonesty of employees Direct pecuniary loss due to dishonest acts/infidelity of employees is covered "Employee" shall mean any person who is permanently employed by the Insured for the purpose of Insured's business and has entered into a contract of employment with the Insured. Section V - Legal Liability Sub-section V A- Towards Employees	Section I of policy wording Section II Section III Section IV Section V



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		This Sub-section covers Insured's legal liability to employees under Fatal Accidents Act, 1855/ Employee's Compensation Act, 1923 or any amendments thereto and in Common Law to pay compensation in respect of accidental death or injury sustained during the currency of the policy arising out of and in the course of employment in India with the Insured. In addition to compensation as stated above, the company will also pay claimant's cost fees and expenses and defence costs incurred with its consent in defending the claim. Sub-Section V B - Towards Third Parties: This sub-section covers Insured's legal liability to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law subject to special exclusions as stated. Section VI — Mechanical Breakdown: This section covers physical loss or damage to electrical and mechanical appliances, apparatus or gadgets specified in the Policy schedule whilst contained in or fixed in the Insured's business premises.	Section VI
6.	Sum Insured	Section I - Fire and Allied Perils: - Building incl. Plinth, Basement and additional structures : Rs. _____ - Plant and Machinery : Rs. _____ - Furniture & Fixtures, Fittings and other equipments : Rs. _____ - Stock including raw materials, stock in process, finished goods, stock held in trust or in open: Rs. _____ - Other Contents: Rs. _____ Total Section I Sum Insured: Rs. _____ This policy covers all occupancies (other than dwellings) for the total value at risk across all insurable assets at any one location is upto Rs. 5 crore at the policy commencement date Section II-Burglary and House Breaking: - Contents (other than stock) : Rs. _____ - Stock/Stock in process : Rs. _____ Section III- Money Insurance: - while in transit: Rs. _____ - from safe at the Insured's business premises: Rs. _____ - from till at the Insured's business premises: Rs. _____ Section IV - Infidelity/Dishonesty of employees: - Named basis - Rs. _____ - Un-named basis (Designation basis) - Rs. _____ Section V (A & B) - Legal Liability : - Sub-section V A- Towards Employees: Limit of Liability Rs. _____ - Sub-section V B - Towards Third Parties : Limit of Liability Rs. _____ (AOA:AOY : ____ : ____)	-



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		Section VI – Machinery Breakdown : Rs. _____	
7.	Policy Coverage	Section I - Fire and Allied Perils: The insured would be indemnified against any loss/damage to the property insured due to operation of any of the insured perils as hereinafter mentioned during the policy period : • Fire • Explosion or Implosion • Lightning • Subsidence and Landslide including Rockslide • Bush fire, Forest Fire, Jungle Fire • Impact Damage • Missile Testing Operations • Riot, Strikes, Malicious Damages • Bursting and/or overflowing of Water Tanks, Apparatus and Pipes • Leakage from Automatic Sprinkler Installations • Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events Section II - Burglary and Housebreaking: • The section covers theft involving entry into or exit from the Insured's business premises by forcible and violent means or following assault or violence or threat thereof to the insured or any of Insured's employee • Damage to the Insured's contents, safety resulting from burglary and/or housebreaking or any attempt thereat is also covered including building of th Insured to certain extent. Section III- Money Insurance: This Section covers loss of money relating to Insured's trade / business due to accident or misfortune - • while in transit, • from safe at the Insured's business premises • from till at the Insured's business premises Section IV - Infidelity/Dishonesty of employees This section covers direct pecuniary loss due to dishonest acts/infidelity of employees Section V - Legal Liability Sub-section V A- Towards Employees The Company will pay compensation for which the Insured shall become legally liable to pay to its employees in respect of accidental death or injury sustained which is arising out of an in the course of employment within the Insured's business in India. Sub-Section V B - Towards Third Parties: This sub-section covers Insured's legal liability to pay compensation towards any damage or injury sustained by the third party including claimant's costs, fees and expenses anywhere in India arising out of accidents occurring in the Insured's business premises. Section VI — Mechanical Breakdown: This section indemnifies the Insured against unforeseen and sudden physical damage caused by and/or solely due to mechanical and/or	Section I of policy wording Section II Section III Section IV Section V Section VI



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		electrical breakdown of electrical and mechanical appliances, apparatus or gadgets specified in the Schedule whilst contained in or fixed in the Insured's premises.	
8.	Add-on Cover	In addition to insured loss payable, we will also provide your following covers/ pay listed expenses, if incurred : Section I - Fire and Allied Perils: In-Built Covers: - Additions Alterations And Extensions - upto 15% of the sum insured for that item (excluding stocks) - Temporary removal of stock - Upto 10% of the insured stock - Stocks at many locations on floater basis – Rs._____ - Cover for Specific Contents : - Money upto Rs. 50,000/- (per event and in aggregate during the policy period) - Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind but only upto Rs. 50,000/- (per event and in aggregate during the policy period) - Computer programmes, information and data upto Rs. 5,00,000/- (per event and in aggregate during the policy period) - Employees', Directors', visitors' personal effects of every description (other than motor vehicles) - Startup Expenses Upto Rs 100,000/- (per event and in aggregate during the policy period) - Professional fees - upto 5% of claim amount - Removal of Debris - Upto 2% of the claim amount, if incurred - Costs compelled by Municipal Regulations upto total sum insured of building Optional Covers/Add-ons : - Earthquake, Volcanic eruption, or other convulsions of nature – Rs._____ - Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation – Rs. _____ - Terrorism – Rs._____ Section II – Burglary & Housebreaking : - Theft – Rs. _____ Section V – Legal Liability: - Sub-section VB – Towards Third Parties : - Food and Beverages extension – AOA:AOY = _____ - Swimming pool extension – AOA:AOY = _____ - Lift Liability extension – AOA:AOY = _____	Section I of policy wording Section II Section V



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9.	Loss Participation/ Deductible applicable	This is an amount which the policyholder will have to bear in each and every claim. The balance loss amount which exceeds the deductible is payable to the insured. Section I - Fire and Allied Perils: - Other than Terrorism Claims: Rs.5,000/- for each and every loss - For Terrorism Claims: As per excess as per Sabotage and Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool Section II- Burglary And House Breaking: ___% of the claim amount subject to minimum of Rs._____ Section III- Money Insurance: ___% of the claim amount subject to minimum of Rs._____ Section IV -Infidelity/Dishonesty of employees: ___% of the claim amount subject to minimum of Rs._____ Section V (A & B) - Legal Liability: - Sub-section V A- Towards Employees: ___% of the claim amount subject to minimum of Rs._____ - Sub-section V B - Towards Third Parties: 0.5 % of the limit of indemnity per any one accident, subject to a maximum of Rs 3,00,000/- and a minimum of Rs 2,000/-. The excess is applicable to both property damage claims and death/bodily injury claims inclusive of defence costs arising out of any one accident. Section VI - Machinery Breakdown: 1 % of the sum insured for each item or Rs. 250/- whichever is higher in respect of each and every claim	Section I of policy wording Sabotage & Terrorism damage cover endt wording Section II Section III Section IV Section V Section VI
10.	Exclusions	Policy Exclusions: Section I - Fire and Allied Perils: We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below: • i. Excess of Rs.5000/- (Rupees Five Thousand) for each claim. This means that we will deduct Rs.5000/- for each and every loss suffered by You under the terms of this policy. • ii. For terrorism risk the excess shall be as per the Clause attached to this policy. • Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. • War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.r deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. • Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.	Section I of policy wording



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- Pollution or contamination, unless
 - the pollution or contamination itself has resulted from an Insured Event, or
 - an Insured Event itself results from pollution or contamination.
- Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
- Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
- Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
- Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
- Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
- Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
- Loss or damage to any Insured Property removed from Your premises to any other place except i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days. ii. Stock covered under Clause c(4.2) of this policy.
- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- Any reduction in market value of any Insured Property after its repair or reinstatement.
- Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
- Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
- Costs, fees or expenses for preparing any claim.
- Any loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature (Not applicable if the Add-on cover under section I is opted)



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- Any loss or damage occasioned by or through or in consequence directly or indirectly due to Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation (Not applicable if the Add-on cover under section I is opted)

- Terrorism Damage Exclusion Warranty (Not applicable if terrorism cover is opted)

Section II- Burglary And House Breaking:

The Company shall not liable in respect of loss or damage:-

- By burglary and/or housebreaking or theft where any member of the Insured's family is concerned as principal or accessory
- To livestock, motor vehicles and pedal cycles
- To money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and jewellery and valuables, unless separately specified.
- of money extracted from safe following the use of key to the said safe or any article thereof belonging to the insured unless such key has been obtained by assault or threat thereof.

Section III- Money Insurance:

The policy does not cover –

- Shortage of money due to error or omission
- Loss of money entrusted to any person other than Insured, authorised employee of Insured or directors.
- Loss arising from fraud or dishonesty of any director or cash carrying employee of the Insured unless such loss is discovered within 48 hours of its occurrence.
- Loss of money extracted from safe following the use of key to the said safe or any article therefrom belonging to the Insured unless such key has been obtained by assault or threat thereof

Section V (A & B) - Legal Liability:

Sub-section V A- Towards Employees:

The Company shall not be liable for -

- Interest and/or penalty imposed on the Insured on account of failure to comply with the requirements laid down under Workmen's Compensation Act, 1923 and subsequent amendments thereto.
- Insured's liability to employees of contractors.
- Any liability of the Insured, which attaches by virtue of an agreement but which would not have attached in the absence of such agreement

Sub-section V B - Towards Third Parties:

The Company shall not be liable for -

- Any compensation for death of or bodily injury to any member of Insured Person's family, partners, managerial staff, contractor's employees or damage to property belonging to or in the custody of or control of Insured or Insured Person's family, partner, directors, managerial staff, employees and contractor's employees.

Section II

Section III

Section V



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- Liability assumed by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
- Injury or damage caused by or resulting from anything sold, supplied, installed, erected, repaired, altered or treated and/or due to professional advice rendered by the Insured or by any person on behalf of the Insured other than the food or beverages sold or supplied by the Insured as a service to the employees or visitors for consumption in the business premises.
- Accidents, directly or indirectly, caused by, traceable to, arising out of the ownership, possession or the custody by or on behalf of Insured of animals, vehicles, aircrafts, ships, boats or crafts of any kind.
- Liability arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
- Liability arising out of
 - all personal injuries such as libel, slander, false arrest, wrongful eviction and detention, deformation and mental injury arising or shock resulting therefrom
 - infringement of plans, copyright, patent, trademark, registered design.
- Any fines, penalties, punitive, exemplary or any other damages resulting from the multiplication of compensatory damages.
 - Damage to property owned, leased and hired or under hire purchase or on loan to the Insured or otherwise in the Insured's care, custody and control other than the premises (or contents thereof) temporarily occupied by the Insured for work therein or other property temporarily in the Insured's possession for work therein (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work).
 - Employees and visitors clothings and personal effects.
- Transportation of materials and/or hazardous/dangerous substances outside Insured's premises
- Damages arising out of alterations, additions, repairs or decorations to the Insured's premises specified in the Schedule.

Section VI-Machinery Breakdown:

The Company shall not be liable in respect of loss or damage caused by or due to :

- willful act or gross negligence of the Insured
- gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage although at some future time repair or replacement of the parts affected may be necessary.
- deterioration of or wearing away or wear-out of any item caused by or naturally resulting from normal use of exposure
- faults existing at the time of commencement of this insurance and known to the Insured, regardless of whether such faults or defects were known to the Company or not

Section VI



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- any fault or defect for which the manufacturer or supplier of the damaged item is responsible.
- perils which are insurable under other Sections of the policy
- permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority of such item or by permanent or temporary dispossession of any building resulting from the unlawful occupation by the Insured of the building
- mechanical, electrical and electronic equipment prior to the successful completion of their performance acceptance tests
- goods in process if loss or damage arises from the process of manufacture, testing, repairing, cleaning, restoring, alteration, renovation or servicing
- any malfunction of hardware, software or embedded chips as well as any loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data and Computer Virus; but this shall not exclude liability for loss of or damage to other parts of the Property Insured as a consequence thereof
- costs arising from false or unauthorised programming, punching, labelling or inserting, inadvertent cancelling of information or discarding of data media and from loss of information caused by magnetic fields
- consequential Loss or any costs to reduce it, except as provided in Section 2 (business interruption);
- the cost of carrying out of normal maintenance, such as the tightening of loose parts, recalibration or adjustments
- loss of or damage which the Insured knew or reasonably should have known to be defective before the loss or damage occurred
- damage caused during the course of maintenance, inspection, repair, alteration, modification or overhaul
- damage caused during installation, erection or relocation
- damage to foundations, brickwork, and refractory materials other than as a result of insured damage
- damage arising out of plant being subjected to tests involving abnormal stresses or arising out of plant being deliberately overloaded
- damage caused by a deliberate act, neglect or omission on the Insured's part
- the cost of alterations, improvements or overhauls unless it is required for the repair or replacement
- loss or damage caused directly or indirectly from fire, smoke or soot, extinguishing of a fire or subsequent demolition, lightning, hail, wind, rain, Storm, Flood, impact by aircraft or other aerial devices, theft or attempted theft, malicious damage, Earthquake, subsidence, landslip earth movement, subterranean fire, Volcanic Eruption, impact by land vehicles or watercraft
- Loss of or damage to exchangeable tools, e.g. dies, moulds, engraved cylinders, parts which by their use and/or nature suffer a high rate of wear or Depreciation, e.g. refractory linings, crushing



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		hammers, objects made of glass, belts, ropes, wires, rubber tyres, operating media, e.g. lubricants, fuels, catalysts																					
11.	Special Conditions & Warranties (if any)	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>Under Section I</th><th>Amt. In Lakhs Rs.</th></tr><tr><td>Loss Amount (Assessed Loss)</td><td>10.00</td></tr><tr><td>Less : Depreciation @ 5% (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 : Salvage (Actual realised value of salvage)</td><td>0.10</td></tr><tr><td>Assessed Loss net of salvage</td><td>9.40</td></tr><tr><td>Less : Under Insurance (17.5%)</td><td>1.65</td></tr><tr><td>Gross Adjusted Loss</td><td>7.75</td></tr><tr><td>Less : Excess</td><td>0.05</td></tr><tr><td>NET ASSESSED LOSS</td><td>7.70</td></tr></table>	Under Section I	Amt. In Lakhs Rs.	Loss Amount (Assessed Loss)	10.00	Less : Depreciation @ 5% (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 : Salvage (Actual realised value of salvage)	0.10	Assessed Loss net of salvage	9.40	Less : Under Insurance (17.5%)	1.65	Gross Adjusted Loss	7.75	Less : Excess	0.05	NET ASSESSED LOSS	7.70	-
Under Section I	Amt. In Lakhs Rs.																						
Loss Amount (Assessed Loss)	10.00																						
Less : Depreciation @ 5% (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 : Salvage (Actual realised value of salvage)	0.10																						
Assessed Loss net of salvage	9.40																						
Less : Under Insurance (17.5%)	1.65																						
Gross Adjusted Loss	7.75																						
Less : Excess	0.05																						
NET ASSESSED LOSS	7.70																						
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) or WhatsApp No : 7400422200 • Email us at : services@indusindinsurance.com • Communicate with us through our Company Website : https://www.indusindinsurance.com/ • Contact following designated company officials:																					


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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, 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: 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



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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 head-grievances@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

15. Obligations of the Policyholder

You must:

- state all and true information about yourself, Your property and your business when you submit a proposal,
- ensure that unauthorised persons do not occupy Your premises and whenever your premises is unoccupied ensure that all security procedures are in force,
- inform to Us change in circumstances such change in nature of business or process, premises or any part of it no longer be solely occupied by You, premises remain unoccupied for 30 days or more, You change the use of premises or building.
- make a claim when you suffer loss, and follow the claim procedure,
- make true and full disclosure in your claim and documents supporting the claim,
- give us full cooperation for investigating the claim that you will make

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 : **Download Insurance Proposal Form, Policy Wording, Brochures ([indusindinsurance.com](https://www.indusindinsurance.com))**
- 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)

