

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 SHOPKEEPERS PACKAGE INSURANCE POLICY (SOOKSHMA)	-
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0006V04201516	-
3.	Policy No.	XXXXXXXXXXXXXXXXXXXX	-
4.	Structure	Section I - Fire and Allied Perils: The amount required to construct Your Home Building at the policy Commencement Date shall be taken as Building sum insured. It should be calculated by multiplying Carpet area of the structure in square metres with Rate of Cost of Construction at inception of the policy. For other structures, it would be cost of reconstruction. General Contents are to be insured on basis of cost of replacement of those item/s. Valuable Contents need to be insured on Agreed Value basis i.e. on basis of valuation certificate acceptable by us.	Section I of policy wording
		Section II - Burglary And House Breaking Including Larceny Or Theft: The Company will indemnify the Insured in respect of loss or damage to contents/ building on the basis of reinstatement value or market value as opted by the Insured.	Section II
		Section III - All Risks (Jewellery And Valuables): The Company will indemnify the Insured in respect of loss or damage to jewellery and valuables caused whilst anywhere in India on agreed value basis.	Section III
		Section IV - Domestic Mechanical & Electrical Appliances: The sum insured in respect of each item specified in the Schedule shall be equal to the cost of replacement of the insured property by new property of the same kind and capacity.	Section IV
		Section V - Domestic Electronic Appliances: The sum insured in respect of each item for coverage under this Section shall be equal to the cost of replacement of such item by a new item of the same kind and capacity which shall mean its current new replacement cost.	Section V
		Section VI - Television Set: The Company will indemnify the Insured in TV Set and its accessories in respect of loss or damage occurred due to insured perils as listed in policy wordings whilst used, contained or fixed in the insured premises.	Section VI
		Section VII - Fixed Plate Glass: This Section covers fixed plate glass or framework or lettering thereon on Reinstatement Value Basis.	Section VII


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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 Householders Package Insurance Policy. UIN: IRDAN103RP0006V04201516. IGI/MCOM/CO/IHPIP/CIS/VER.1.0/230326.


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		Section VIII - Baggage: For Baggage i.e. personal articles and belongings necessary for the journey undertaken and articles or things acquired during the journey, basis of sum insured would on Reinstatement Value Basis.	Section VIII
		Section IX - Pedal Cycle: The Company will indemnify the Insured in respect of loss or damage to Pedal Cycles described in the Schedule on Reinstatement Value Basis.	Section IX
		Section X - Personal Accident: This section provides for compensation, if during the policy period, the insured person/s shall sustain any injury resulting from an accident and may be further result into death or total/ partial disability i.e. cover is provided on fixed benefit basis.	Section X
		Sub-section XI A - Towards Employees (domestic Servants) and/ or Sub-section XI B - Towards Third Parties: The Company will indemnify the Insured in respect of sums which the Insured shall become legally liable to pay subject to the sum chosen in policy schedule.	Section XI
5.	Interests Insured	Section I - Fire and Allied Perils: Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc. It also includes 'additional structures' at same site which being used as gates, compound walls, fences, water storage tanks, security cabin etc. General Contents are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, solar panels, water storage equipment, kitchen equipments, electrical equipments (including those fitted on walls), clothing and apparel and items of similar nature. Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.	Section I of policy wording
		Section II - Burglary And House Breaking Including Larceny Or Theft: This section covers insured house contents against burglary, housebreaking, larceny and theft. It also covers damage to insured home and /or safe resulting from housebreaking and/or burglary or any attempt thereof subject to limit provided in wording.	Section II
		Section III - All Risks (Jewellery And Valuables): This section covers jewellery and valuables whilst used in home or anywhere in India.	Section III
		Section IV - Domestic Mechanical & Electrical Appliances: This section covers electrical, mechanical apparatus/ appliances whilst being used/ kept in insured house due to mechanical/ electrical breakdown.	Section IV
		Section V - Domestic Electronic Appliances: This section covers personal computers (including accessories and printers) alongwith other electronic items and devices due to any cause whatsoever except as stated in exclusions.	Section V



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	Section VI - Television Set: This section covers Television Set including its accessories with antenna both against listed physical losses/ perils including legal liability to pay compensation and litigation expenses incurred by the Insured in respect of accidental death of or bodily injury to any person other than a member of the Insured's family or a person.	Section VI
	Section VII - Fixed Plate Glass: This Section covers loss or damage to : • Fixed plate glass, • Frames or framework, • Lettering consequent upon the breakage of glass.	Section VII
	Section VIII-Baggage: This section would indemnify the Insured and/or family members for personal baggage accompanying the Insured or family members and whilst traveling lost, destroyed or damaged as per the cover offered. "Baggage" shall mean and include personal articles and belongings necessary for the journey undertaken and articles or things acquired during the journey.	Section VIII
	Section IX - Pedal Cycle: The insured would be paid with compensation and litigation expenses incurred for accidental death of or bodily injury to any person in the event of accident caused by use of pedal Cycle insured subject to limit specified therein and exclusions applicable.	Section IX
	Section X - Personal Accident: This section provides for compensation the insured person in case of any accidental injury resulting or death thereafter or if such injury results in permanent total/ partial disablement subject to exclusions applicable.	Section X
	Sub-section XI A - Towards Employees (Domestic Servants): The section covers insured's legal liability to domestic servants 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 a claim. Sub-section XI B - Towards Third Parties: This Sub-section covers Insured's legal liability to pay compensation including claimant's costs, fees and expenses incurred with the consent of the Company, anywhere in India, in accordance with Indian Law subject to special exclusions as stated.	Section XI



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6.	Sum Insured	Section I - Fire and Allied Perils: - Building: _____ - General Contents: _____ - Valuable Contents: _____ Total Policy Sum Insured: _____ Section II - Burglary And House Breaking Including Larceny Or Theft : Rs. _____ Section III - All Risks (Jewellery And Valuables): Rs. _____ Section IV - Domestic Mechanical & Electrical Appliances: Rs. _____ Section V - Domestic Electronic Appliances: Rs. _____ Section VI - Television Set : Rs. _____ Section VII - Fixed Plate Glass: Rs. _____ Section VIII - Baggage: Rs. _____ Section IX - Pedal Cycle: Rs. _____ Section X - Personal Accident : Rs. _____ Section XI (A & BJ - Legal Liability: - Sub-section XI A - Towards Employees: Limit of Liability Rs. _____ - Sub-section XI B - Towards Third Parties: Limit of Liability Rs. _____ (AOA:AOY: _____: _____)	-
7.	Policy Coverage	Section I - Fire and Allied Perils: Subject to exclusions as provided in policy wording, the policy covers physical loss or damage, or destruction caused to the Insured Property by following perils: - Fire - Explosion or Implosion - Lightning - Earthquake, volcanic eruption, or other convulsions of nature - Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation - Subsidence of the land on which Your Home Building stands, Landslide, Rockslide - Bush fire, Forest Fire, Jungle Fire - Impact damage of any kind, i.e. damage caused by impact of or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) - Missile testing operations - Riot, Strikes, Malicious Damages - Acts of terrorism (as per Indian Market Terrorism Pool) - Bursting 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 I under Policy wording



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	Section II - Burglary And House Breaking Including Larceny Or Theft: The Company will indemnify the Insured in respect of loss or damage to contents, by burglary and housebreaking including larceny and theft. Damage to the Insured's house and/or safe resulting from burglary and/or housebreaking or any attempt thereat subject to a maximum of 5% of the sum insured under this Section. Provided however that no loss under clauses a) and b) hereinabove, shall together exceed the sum insured under this Section.	Section II
	Section III - All Risks (Jewellery And Valuables): The Company will indemnify the Insured or any member of the family in respect of loss or damage to jewellery and valuables caused by accident or misfortune whilst anywhere in India. Provided that the liability of the Company in respect on any one item in any one period of insurance will not exceed the sum insured set against such item in the Schedule hereto and not exceeding in the aggregate the total sum insured hereby.	Section III
	Section IV - Domestic Mechanical & Electrical Appliances: The Company will indemnify the Insured against unforeseen and sudden physical damage caused by and/or solely due to mechanical and/or electrical breakdown of domestic electrical and mechanical appliances, apparatuses or gadgets specified in the Schedule hereto whilst contained in or fixed in the Insured's house. Provided that the liability of the Company in respect of any one item in any one period of insurance will not exceed the sum insured set against such item in the Schedule.	Section IV
	Section V - Domestic Electronic Appliances: The Company will indemnify the Insured against loss or damage to personal computers (including accessories and printer), other domestic electronic appliances and I or any electronic installation while contained or fixed in the Insured's house due to any cause other than those specifically excluded.	Section V
	Section VI - Television Set: The Company will indemnify the Insured against loss or damage to personal computers (including accessories and printer), other domestic electronic appliances and / or any electronic installation due to any cause other than those specifically excluded. This Section further covers damage to property belonging to or in the custody or control of the Insured caused by breakage or collapse if the antenna fittings or mast forming part. This Section also covers legal liability to pay compensation and litigation expenses incurred by the Insured in respect of accidental death of or bodily injury to any person other than a member of the Insured's family or a person in the Insured's service and or accidental damage to property.	Section VI
	Section VII - Fixed Plate Glass: This Section covers loss or damage due to accidental breakage of fixed plate glass, frames or framework and /or lettering consequent upon the breakage of glass.	Section VII
	Section VIII - Baggage: Any personal baggage belonging to insured or his/ her family member lost, destroyed or damaged by accident or misfortune except from the causes and reasons specifically excluded.	Section VIII



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Section IX - Pedal Cycle:

Any loss or damage to Pedal Cycles described in the Policy Schedule due to any of the following would be covered:

- Fire, lighting or external explosion.
- Riot, strike, terrorism or malicious act.
- Burglary and/or House breaking or theft.
- Accidental external means.
- Flood, cyclone, storm, tempest and other similar convulsions of nature and atmospheric disturbance
- Earthquake (fire and/or shock)

The policy would also cover compensation and litigation expenses incurred by the Insured due to direct use of pedal cycle resulting into bodily injury or death of any person except insured/ his/her family member/s.

Section X - Personal Accident:

This section provides for compensation the insured person in case of any accidental injury resulting or death thereafter or if such injury results in permanent total/ partial disablement subject to exclusions applicable.

Section XI (A & B) - Legal Liability:

Sub-section XI A - Towards Employees (domestic Servants):

The section covers insured's legal liability to domestic servants 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 a claim.

Sub-section XI B-Towards Third Parties:

This Sub-section covers Insured's legal liability to pay compensation including claimant's costs, fees and expenses incurred with the consent of the Company, anywhere in India, in accordance with Indian Law subject to special exclusions as stated.

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:

- Professional fees upto 5% of claim amount
- Removal of Debris - Upto 2% of the claim amount, if incurred
- Loss of Rent upto (selected sum insured and period), if opted
- Rent for Alternative Accommodation (upto selected sum insured and period), if opted

Optional Covers:

- Cover for Valuable Contents on Agreed Value Basis, if opted
- Personal Accident Cover (upto Rs 5 lakh each member) -coverage is available only for insured and/ or for his/ her spouse, if opted

Section X - Personal Accident:

- Carriage Of Dead Body
- Education Grant
- Medical Expenses



9. Loss Participation/ Deductible applicable	This is an amount which the policyholder will have to bear in any claim. Only the loss amount that exceeds the deductible, is payable by the insurer. Section I - Fire and Allied Perils: - Other than Terrorism Claims : Not applicable - 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 Including Larceny Or Theft: As per the policy schedule Section III -All Risks (Jewellery And Valuables): As per the policy schedule Section IV-Domestic Mechanical & Electrical Appliances: 1% of the sum insured for each item or Rs. 100/-whichever is higher, in respect of each and every claim for loss or damage admitted under the policy Section V -Domestic Electronic Appliances: - In case of personal computers, 5% of the claim amount subject to a minimum of Rs. 2,500/-. - In case of equipments (other than personal computers) with individual value up to Rs. 1 lakh, 5% of the claim amount subject to a minimum of Rs. 1,000/ - In case of equipments (other than personal computers) with individual value exceeding Rs. 1 lakh, 5% of the claim amount subject to a minimum of Rs. 2,500/ Section VI-Television Set: As per the policy schedule Section VII-Fixed Plate Glass: As per the policy schedule Section VIII-Baggage: As per the policy schedule Section IX -Pedal Cycle: As per the policy schedule Section X -Personal Accident: Not applicable Section XI (A & BI -Legal Liability: Sub-section XI A-Towards Employees (domestic Servants): As per the policy schedule Sub-section XI B -Towards Third Parties: As per the policy schedule	-
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: - 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. - 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. - 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.	Refer Section I (Clause F. Exclusions



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	• 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. • 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 Home to any other place. • 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. • Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. • Costs, fees or expenses for preparing any claim.	
	Section II - Burglary And House Breaking Including Larceny Or Theft: The Company shall not be 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.	Refer Section II (Special Exceptions)
	Section III - All Risks (Jewellery And Valuables): The Company shall not be liable in respect of loss or damage caused by or due to: • Cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise or to china, marble, gramophone records and other articles of brittle or fragile nature unless such loss or damage arises from accident to a railway train or ship or aircraft or vehicle by which such property is being conveyed. • Moth, mildew, carmine or any process of cleaning, dyeing, repairing or restoring to which the property is subjected. • Mechanical derangement or over winding of watches and clocks. • Theft from car except from car of fully enclosed salon type having all the doors, windows and other openings securely locked and properly fastened. • Whilst being conveyed by any carrier under contract of affreightment.	Section III (Special Exceptions)



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	Section IV - Domestic Mechanical & Electrical Appliances: The Company shall not be liable in respect of loss or damage caused by or due to: • Wilful act or gross negligence of the Insured • 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 • Any fault or defect for which the manufacturer or supplier of the damaged item is responsible • Cost of transport to the repair shop and back to the Insured's premises in respect of any item damaged • 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.	Section IV (Special Conditions)
	Section V - Domestic Electronic Appliances: The Company shall not be liable in respect of loss or damage caused by or due to: • Damage caused by any faults or defects existing at the time of commencement of present insurance within the knowledge of Insured or his representatives whether such faults or defects were known to the Company or not. • Wilful act or negligence of the Insured or his representative. • Loss arising out of cessation of work whether total or partial. • Derangement of the insured property not accompanied by damage covered under this policy. • Loss of or damage to the property covered under this policy falling under the terms of the Maintenance agreement. Such exclusions will also apply to parts exchanged in course of such maintenance operations. • Damage due to defects of design material or workmanship or otherwise for which the manufacturer or supplier of the insured items is responsible either in law or under contract. • Damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect. • Loss due to mysterious disappearance and whilst left in unattended vehicles in respect of cellular phones, portable computers and other mobile equipment. • Loss or damage to own/in-house developed software.	Section V (Specific Exclusions)
	Section VI - Television Set: The Company shall not be liable in respect of loss or damage: • To external antenna or fittings by theft unless the Television Apparatus itself is stolen at the same time • Caused by or arising out of or traceable to erection, repairing or dismantling of the Television Apparatus • For which the manufacturer or supplier of the Television Apparatus is responsible • Liability assumed by the Insured by agreement unless such liability could have attached to the Insured notwithstanding such agreement.	Section VI (Special Exceptions)

	Section VII - Fixed Plate Glass: The Company shall not be liable in respect of: • Breakage or damage during removal, alterations and/or repairs on or about the insured premises. • Breakage of lettering unaccompanied by breakage or damage of glass. • Breakage of or damage to frames or framework of any description unless specifically declared. • Disfiguration or scratching or damage of glass other than fracture extending through the entire thickness of glass. • Embossed, silvered, lettered, ornamental, curved or any glass whatsoever other than glass which is plain and of ordinary glazing quality, unless the same be separately specified. • Breakage of glass not completely and securely fixed. • Loss or damage consequent upon interruption or delay of business or other loss, damage or injury arising from breakage of glass or during replacement thereof.	Section VII (Special Exceptions)
	Section VIII - Baggage: The Company shall not be liable in respect of: • Damage due to confiscation or detention by Customs or any other public authority. • Damage not reported to Police within 24 hours of discovery of loss and a report obtained. • Damage due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise or china, marble, gramophone records and other articles of a brittle or fragile nature unless such loss or damage arises from accident to a vessel, train, vehicle or aircraft by which such property is conveyed. • Damage caused by moth, mildew, vermin or any process of cleaning, dyeing, repairing or restoring to which the property is subjected. • Damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). • Theft from car except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened. • Damage whilst being conveyed by any carrier under contract of affreightment. • Loss or damage of money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metals, precious stones, gold and silver ornaments, travel tickets, cheques and bank drafts. • Damage or destruction of articles of consumable nature. • Loose articles such as sticks, straps, umbrellas, sunshades, fans, deck chairs, property in use on a voyage and/or journey or articles or clothes whilst being worn on the person or carried about. • Damage or destruction caused by or arising from leakage, spilling or exploding of liquids, oils or materials of a like nature or articles of a dangerous or damaging nature.	Section VIII (Special Exceptions)

	Section IX - Pedal Cycle: The Company shall not be liable in respect of loss or damage to the pedal cycle: • Whilst it is being used for hire or reward or outside India. • Caused by over loading, strain or mechanical breakdown • To accessories by theft unless the Pedal Cycle is stolen at the same time • Occurring whilst being used for racing.	Section IX (Special Exceptions)
	Section X - Personal Accident: The Company shall not be liable under this policy for: • Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by childbirth or from pregnancy or in consequence thereof. • Compensation under more than one of the foregoing • Clauses in respect of the same period of disablement of the Insured Person. • Any other payment to the same person after a claim under one of the foregoing Clauses (a), (b) or (d) has been admitted and become payable save for payments under medical expenses extension & for carriage of dead body. • Any payment in case of more than one claim in respect of such Insured Person under the policy during any one period of insurance by which the maximum liability of the Company specified in the Schedule applicable to such Insured Person would exceed the sum payable under the foregoing Clause of this policy to such Insured Person. This would not apply to payments made under medical expenses extension and for carriage of dead body. • Payment of weekly compensation until the total amount shall have been ascertained and agreed. • Payment of compensation in respect of death, injury or disablement of the Insured Person a) From intentional self-injury, suicide or attempted suicide, b) Whilst under the influence of intoxicating liquor or drugs c) Whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying) in any duly licensed standard type of aircraft anywhere in the world, d) Directly or indirectly caused by venereal diseases, AIDS or insanity, e) Arising or resulting from the Insured Person committing any breach of law with criminal intent.	Section X (Special Exclusions)
	Section XI (A & B) - Legal Liability: (Sub-section XI A - Towards Employees (domestic Servants) and Sub-section XI B - Towards Third Parties: The Company shall not liable in respect of: • Any compensation for death of or bodily injury to any member of the Insured's family or damage to property belonging to or in the custody or the control of the Insured or any member of the Insured's family. • Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement. • Accidents, directly or indirectly, caused by, traceable to or arising out of the ownership, possession or the custody by or on behalf of the Insured of animals, vehicles, aircraft, ship, boats or crafts of any kind.	Section XI (Special Exceptions)



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11.	Special Conditions and 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 (Not Applicable)</td><td>-</td></tr><tr><td>Gross Adjusted Loss</td><td>9.40</td></tr><tr><td>Less: Excess (Not Applicable)</td><td>-</td></tr><tr><td>NET ASSESSED LOSS</td><td>9.40</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 (Not Applicable)	-	Gross Adjusted Loss	9.40	Less: Excess (Not Applicable)	-	NET ASSESSED LOSS	9.40	-
Under Section I	Amt. In Lakhs Rs.																						
Loss Amount (Assessed Loss)	10.00																						
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Less: Under Insurance (Not Applicable)	-																						
Gross Adjusted Loss	9.40																						
Less: Excess (Not Applicable)	-																						
NET ASSESSED LOSS	9.40																						

13. Policy Servicing - 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/ • Contact following designated company officials: 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 (ZCMI) Email: sushant.meher@indusindinsurance.com East Zone: Mr. Dhruba Roy (ZCM) Email: dhruba.roy@indusindinsurance.com • Turn Around Time ITATI 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	-
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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.	-
15.	Obligations of the Policyholder	You must: • State all and true information about Yourself and Your home and articles or things inside Your home when You submit a proposal, • Take care to prevent theft, loss or damage to Your Home Building and Home Contents, and • Ensure that unauthorised persons do not occupy Your Home Building, • Make true and full disclosure in Your claim and documents supporting the claim, • Give Us full co-operation for inspection and investigating the claim that You will make, • Make a claim when You suffer loss, and follow the claim procedure, • Inform to Us change in circumstances such as if You change Your address, You make any addition, alteration, extension to structure of Your Home Building, You change use of Your Home Building, You let out Your Home Building, Your Home Building no longer be solely occupied by You	-



indusindinsurance.com



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



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.

