

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 Jewellers' Package Insurance policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0024V01200102	
3.	Policy No.	As per the Policy Schedule	
4.	Structure	Section I Under this section, the insured would be indemnified for loss or damage to following due to listed perils: - Property at insured premises or in locked safe at insured premises - Cash and currency notes - Property insured in bank lockers The Insured would be paid with cost of reinstatement of the property lost or damaged at the time of loss subject to sum insured of that item. Section II Under this section, the insured would be indemnified for loss or damage to following items which carried outside the business premises of the insured due to listed perils: - Property insured whilst in custody of the insured, his partners, directors, employees, sorters employed by the insured - Property insured (excluding cash and currency notes) whilst in custody of brokers, agents, cutters or goldsmiths who are not employed by the insured Section III Under this section, the insured would be indemnified for loss or damage caused to property (excluding cash and currency notes) while in transit within India by RPP (Registered post Parcel, Air-freight, Angadia, Courier) Section IV The insured would be indemnified for loss of or damage to office, furniture, fixtures, fittings being the property of the Insured used in connection with the Insured's business whilst contained in the Insured's premises due to listed perils is covered.	General Condition No.15
5.	Interests Insured	Section-I Generally stock and stock in trade consisting of jewellery, gold, silver ornaments and precious stones including cash and currency notes and other merchandise and materials usual to conduct of insurance business belong to insured or held-in trust or commission or for which the insured is responsible is covered. Section-II Property Insured will include items: - In custody of Insured, his partners, employees, directors or constituted attorneys who are employed by insured - In custody of persons who are not in regular employment of Insured such as brokers, cutters, agents or gold smiths	

		Section-III This would cover the listed property (excluding cash and currency notes) while in transit within India by RPP (Registered post Parcel, Air-freight, Angadia, Courier The basis of valuation of property other than cash or currency notes for this insurance in respect of Sections III shall be the Insured's cost plus 10% thereof. Section-IV Loss or Damage to insured property used in connection with Insured's business whilst contained or fixed in the insured's premises where the insured's business is carried on e.g. office furniture, fixtures and fittings etc.	
6.	Sum Insured	Section I - Property insured on the premises - Property in Display Windows - Rs. _____ - Property in locked safe on the premises - Rs. _____ - Property elsewhere on the premises - Rs. _____ Cash and Currency notes - Rs. _____ Property insured in bank lockers - Rs. _____ Section II - Property insured whilst in custody of the insured, his partners, directors, employees, sorters employed by the insured - Rs. _____ - Property insured (excluding cash and currency notes) whilst in custody of brokers, agents, cutters or goldsmiths who are not employed by the insured - Rs. _____ Section III - The property insured excluding cash and currency Limit of any one loss notes whilst in transit within India by - Registered Insured Parcel Post (RPP) upto - Rs. _____ - Air freight (as per names of the carriers) - Rs. _____ - Angadia - Rs. _____ - Courier (as per names attached) - Rs. _____ Section IV - Furniture, Fixtures and fittings at business premises including safes - Rs. _____ Please refer policy schedule for section-wise sum insured	
7.	Policy Coverage	Section I Loss of or damage to property insured under Section I of the Schedule hereto due to: - Fire, explosion, lightning - Burglary, housebreaking and hold up, robbery - Earthquake, volcanic eruption, cyclone, typhoon, hurricane, tornado, flood, storm, tempest and other similar convulsions of nature - Riot and strike Section II Loss of or damage to property insured under items A) and B) of Section II of the Schedule hereto and carried/conveyed/distributed outside Insured's premises set forth in the Schedule, for the purpose of Insured's business by fire, robbery, hold-up, accident to the carrying vehicle during the transit and fire and burglary during storage, subject to exclusions as hereinafter provided. Section III Loss of or damage to the property insured whilst in transit as specified in items Section III of the Schedule hereto within the geographical area specified in the Schedule, by fire, robbery, hold-up, accident to the carrying vehicle during the transit and fire and burglary during storage, subject to exclusions as hereinafter provided.	Operative Clause under policy wording

		Section IV Loss of or damage to office, furniture, fixtures, fittings being the property of the Insured used whilst contained in the Insured's premises where the Insured's business is carried on, dueto • Fire, explosion, lightning • Burglary, housebreaking and hold up, robbery • Earthquake, volcanic eruption, cyclone, typhoon, hurricane, tornado, flood, storm, tempest and other similar convulsions of nature • Riot and strike	
8.	Add-on Cover	As per Policy Schedule	
9.	Loss Participation/ Deductible applicable	This is an amount which the policyholder will have to bear in each and every claim. For Section I & IV: • For Other than Terrorism Claims : As per the policy schedule • For Terrorism Claims: As per excess as per Sabotage and Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool For Section II & III: • Applicable as per the policy schedule	
10.	Exclusions	The Company shall not be liable under this policy for: • Loss of and/or damage to the property insured may be sustained whilst the same is being actually worked upon or from any process of cleaning, repairing or restoring and directly resulting therefrom. • Loss or Damage due to terrorism (unless covered specifically) • Loss or damage due to negligence of the Insured or any director, partner, employee or any other person to whom the property is entrusted or handed over. • The excess as mentioned in the Schedule hereto in respect of Section II & III • Property missing at stock taking in respect of which no claim has been previously notified unless the loss be proved by the Insured to be due to a peril covered by the policy • Loss of and/or damage to the property insured whilst the same is being worn or used by the Insured or any director or partner of the Insured or their wives, members of their families, relatives or friends, or whilst in their custody for this purpose. • Loss of and/or damage to the property insured whilst at any Public Exhibition whether promoted or financially assisted by any public authority or by any trade association or otherwise • Theft or disappearance of property insured from road vehicles of every description owned or hired by or under the control of the Insured and/or their directors, partners, servants, agents or representative where such vehicles are left unattended. • Loss or damage caused by or arising from breakage, depreciation, gradual deterioration, wear and tear, moth, vermin and mildew • Loss or damage to any items of glass, crockery, porcelain, chinaware and other articles of brittle or fragile nature unless such • loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed. • Loss or damage occasioned by theft or dishonesty or any attempt thereat committed by or where such loss or damage has been expedited by or in any way sustained or brought about by: • Any of the Insured's family members • Any servant or traveller or messenger in the exclusive employment of the Insured	Exclusions under policy wording

		- Any customer or broker or their customer or angadias or cutters or goldsmiths in respect of the property hereby insured entrusted to them by the Insured, his or their servants or agents. - Loss or damage occurring whilst in transit in India to ultimate destination outside the geographical area stated in the Schedule - Loss or damage to property insured intended for export from the time, such property leaves the Insured's premises in the ordinary course of processing for transit and during transit for delivery to customs, carrier or Post Office. - Loss or damage to property insured imported whilst in transit from the time delivery is taken from the Post Office, or the carrier, or customs, as the case may be, until delivered at the Insured's premises - Loss or damage arising from detention, confiscation, nationalisation, requisition, occupation or wilful destruction by or under the order of the Government or any public or local authority - Any loss following use of the key to the safe or any duplicate thereof belonging to the Insured, unless such key or duplicate key has been obtained by threat or by violence - Loss or damage to property insured whilst in window display at night or whilst kept out of safes after business hours. - Any consequential loss or damage including legal liability and delay. - Subterranean fire or atmospheric disturbances. - War, invasion, acts of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, martial law. - Loss, destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting from or arising therefrom or any consequential loss. - Any legal liability of whatsoever nature, directly or indirectly, caused by or contributed by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material.								
11.	Special Conditions and warranties	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/IV</th><th>Amt. in Lakhs Rs.</th></tr><tr><td>Loss Amount (Assessed Loss)</td><td>10.00</td></tr><tr><td>Less : Depreciation (Not appliable as contents are covered on agreed value basis)</td><td>-</td></tr><tr><td>Assessed Loss net of Depreciation</td><td>10.00</td></tr></table>	Under Section I/IV	Amt. in Lakhs Rs.	Loss Amount (Assessed Loss)	10.00	Less : Depreciation (Not appliable as contents are covered on agreed value basis)	-	Assessed Loss net of Depreciation	10.00
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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) 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: <table><tr><td>North Zone: Mr. Santosh Kushwaha(ZCM) Email: santosh.kushwaha@indusindinsurance.com</td></tr><tr><td>South Zone: Mr. Vamsi Krishna(ZCM) Email: vamsi.kottapalli@indusindinsurance.com</td></tr><tr><td>West Zone: Mr. Sushant Meher(ZCM) Email: sushant.meher@indusindinsurance.com</td></tr><tr><td>East Zone : Mr. Dhruva Roy(ZCM) Email: dhruva.roy@indusindinsurance.com</td></tr></table> • 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: <table><tr><td>North Zone: Mr. Prateek Sinha Email : prateek.sinha@indusindinsurance.com</td></tr><tr><td>South Zone: Mr. Praveen Singh Email: Praveenkumar.singh@indusindinsurance.com</td></tr><tr><td>West Zone: Mr. Ashish Awasthi Email: ashish.awasthi@indusindinsurance.com</td></tr><tr><td>East Zone : Mr. Lokesh Pandraju Email: lokesh.pandraju@indusindinsurance.com</td></tr></table>	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	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					
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															
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 from our side, 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 precautions for safety of the property insured as regards selection and supervision of employees, securing all doors and windows and other means of entrance or exit • Shall not otherwise withdraw or vary the protection and/or safeguards as are referred to in the proposal form to the detriment of the interest of the Company without its consent. • Keep proper stock and account books in which all sales and purchases are recorded. • Maintain a separate register for deposits and withdrawals of stocks from bank lockers • 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.

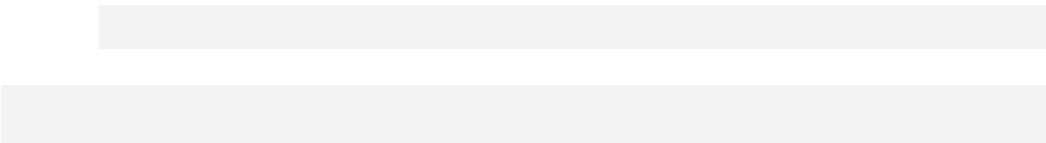
Place: _____

Date: _____

(Signature of the Policyholder)

Note:

- i. 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>
- ii. 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)

