

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 Loss of Licence Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0023V01100001	
3.	Policy No.	As per the Policy Schedule	
4.	Structure	The policy is issued on benefit basis as the compensation payable is based on table of compensation as stated under the policy schedule	Refer "Compensation" under the policy wording
5.	Interests Insured	The policy covers the insured person if the event he or she suffers any bodily injury or illness during the period of insurance or within 1 year the expiry of this insurance which if results in his/ her incapacity as defined in the policy, then compensation will be paid as the terms mentioned therein. It covers incapacity causing Permanent Total Disablement (PTD) or Temporary Total Disablement (TTD) and compensation is paid upto certain % of Capital sum insured as stated in policy schedule. However, for any type of loss, Capital Sum Insured would be the maximum liability during the currency of the policy.	--
6.	Sum Insured	Capital Sum Insured - Rs. _____	
7.	Policy Coverage	Subject to terms, limitations, exceptions and conditions, the policy covers the insured person if the event he or she suffers any bodily injury or illness during the period of insurance or within 1 year the expiry of this insurance which if results in his/ her incapacity as defined in the policy, then compensation will be paid as the terms mentioned therein. The policy would also reimburse the legal and/or other costs incurred, with the consent of the insurance company upto Rs. 10,000, if incurred while attending any court of enquiry or legal or other proceedings in connection with an event which may give rise to a claim under the policy.	Refer Policy wording
8.	Add-on Cover	Not Applicable	—
9.	Loss Participation/ Deductible applicable	Any claim for 1st fifty days of the incapacity for temporary disablement consecutively or in the aggregate in any one year of insurance or as stated under the policy as Waiting Period	—
10.	Exclusions	This Policy does not cover incapacity resulting directly or indirectly from any personal injury, illness, disease or disability including natural deterioration existing prior to the inception of this insurance, except where such personal injury, illness, disease or disability including natural deterioration has been declared in writing to the Company and accepted by them without any additional exclusion(s): - War, whether declared or not, including any enforcement action by or on behalf of the United Nations. - The Insured Person taking part in riots or civil commotions	Refer "Exclusions" of policy wording

		• Intentional self-injury, suicide or attempted suicide (whether felonious or not) provoked assault, duelling, Fighting (except in bonafide self defence) or venereal disease • Deliberate exposure of the Insured Person to exceptional danger (except in an attempt to save human life or property of any kind) or any criminal act of the Insured Person for which he shall have been convicted upon • Indictment, or personal injury sustained due to the Insured Person being in a state of permanent or temporary insanity. • Any personal injury, illness, disease or disability including natural deterioration giving rise or which might give rise to a claim under any previous permanent total disablement insurance effective through the Company (whether such personal injury, illness, disease or disability including natural deterioration declared or not at the inception of this policy) • Riding or driving in any kind of a race • Chronic alcoholism or the habitual taking of drugs • The death of the Insured Person by a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from or any nuclear waste or from the combustion of nuclear b) Incapacity which but for the provisions of paragraph (a) above would be covered by this policy and is, directly or indirectly, caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association Regulations shall (subject to all other provisions of this policy) be covered provided that It shall be a condition precedent to the liability of the Company that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air									
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 • Person -Individual or entity named in the policy should have insurable interest in the property insured • 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>Capital Sum insured availed by Pilot</td><td>100</td></tr><tr><td>Claim reported under PTD due to Epilepsy (Not falling under any of the exclusion under the policy) turning into cancellation of flying licence by a Competent Authority</td><td>0.50</td></tr><tr><td>Compensation Payble (18% of the CSI)</td><td>18</td></tr></table>	Description	Amt. in Lakhs Rs.	Capital Sum insured availed by Pilot	100	Claim reported under PTD due to Epilepsy (Not falling under any of the exclusion under the policy) turning into cancellation of flying licence by a Competent Authority	0.50	Compensation Payble (18% of the CSI)	18	
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Compensation Payble (18% of the CSI)	18										

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: 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 • 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: • Notify to us if you are changing your occupation • Send notice to us in case of your personal injury, illness, disease or disability including natural deterioration which may give rise to claim under the policy

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.