

## 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                                                                                                                                                                                                |
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| 1.    | Policy Name                                          | IndusInd Office Package Insurance Policy (Sookshma)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                      |
| 2.    | Unique Identification Number (UIN) allotted by IRDAI | IRDAN103RP0005V04201516                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                      |
| 3.    | Policy No.                                           | As per the Policy Schedule                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                      |
| 4.    | Structure                                            | <p><b>Section I -Fire and Allied Perils:</b><br/>           This section of policy covers Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents on Reinstatement Value basis.<br/>           For Stocks, the basis of sum insured would be:<br/>           a) For raw material: Landed Cost at Your Premises.<br/>           b) For stock in process: Input Cost of the stock at the time of damage,<br/>           c) For finished stock: the Manufacturing Cost of the Finished Stock or the Contract Price of goods sold but not delivered<br/>           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<br/>           Unless otherwise, the sum insured would be maximum liability for any one loss.</p> <p><b>Section II -Burglary &amp; Housebreaking:</b><br/>           The indemnity in respect of contents, other than stock and stock-in trade, shall be on the basis of reinstatement value or market value, as opted by the Insured. In respect of stock and stock-in-trade, it shall be on market value.</p> <p><b>Section III -Mechanical &amp; Electrical Appliances:</b><br/>           The sum insured in respect of each item 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 including ordinary freight, customs duty, other dues, if any, and cost of erection on Current New Replacement Value Basis.<br/>           In cases where an insured item is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss, including costs for ordinary freight, re-erection and customs duties and adjustment towards salvage, if any. If the insured item can be repaired, reasonable cost thereof with cost of dismantling and re-erection would be paid, with ordinary freight and customs duties, if applicable.</p> <p><b>Section IV-Electronic Appliances:</b><br/>           The sum insured in respect of each item 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 including ordinary freight, customs duty, other dues, if any, and cost of erection on Current New Replacement Value basis.<br/>           The Company will pay the actual value of the item immediately before the occurrence of the loss including costs for ordinary freight, erection and customs duties. The Company will also pay any normal charges for the dismantling of the machinery destroyed subject to deduction of salvage, if any. If the insured item can be repaired, reasonable cost thereof with cost of dismantling and re-erection would be paid, with ordinary freight and customs duties, if applicable.</p> | <p>Section I of policy wording</p> <p>Sum Insured and Basis of indemnity under Section II</p> <p>Sum Insured and Basis of indemnity under Section III</p> <p>Sum Insured and Basis of indemnity under Section IV</p> |

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|    |                   | <p><b>Section V-Money Insurance:</b><br/>This Section covers loss of money relating to Insured's trade / business due to accident or misfortune</p> <ul style="list-style-type: none"> <li>- While in transit,</li> <li>- From safe at the Insured's office,</li> <li>- From till at the Insured's office</li> </ul> <p><b>Section VI-Baggage:</b><br/>The Company will indemnify the Insured and/or Insured Person for loss, destruction or damage of baggage accompanying the Insured or Insured Person whilst travelling by accident or misfortune with its actual value at the time of loss subject to limit of sum insured. The basis of valuation would be market value.</p> <p><b>Section VII -Fixed Glass and Sanitary Fittings :</b><br/>This Section covers loss or damage to following</p> <ul style="list-style-type: none"> <li>- Fixed plate glass and sanitary fittings contained in the Insured's premises,</li> <li>- Frames or framework,</li> <li>- Lettering consequent upon the breakage of glass on reinstatement value basis</li> </ul> <p><b>Section VIII - Neon Sign/Glow Sign/Hoarding:</b><br/>Neon sign and/or Glow sign and/or Hoarding belonging to the Insured and fixed at the Insured's office are covered. Basis of indemnity shall be on reinstatement value in respect of Neon sign/Glow sign and market value for Hoarding.</p> <p><b>Section IX - Personal Accident:</b><br/>This section provides for compensation, if during the policy period, the insured person/s shall sustain any bodily injury resulting from an accident and also if it results into death or total/ partial disability i.e. cover is provided on fixed benefit basis.</p> <p><b>Section X - Infidelity/Dishonesty of employees:</b><br/>The section compensates for any direct pecuniary loss caused by the dishonest acts/infidelity of employees, who are in permanent employment of your business.</p> <p><b>Section XI - Legal Liability</b></p> <p><b>Sub-section XI A- Towards Employees:</b><br/>This Sub-section covers Insured's legal liability to employees under Fatal Accidents Act, 1855/ Workmen'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.</p> <p><b>Sub-Section XI B - Towards Third Parties:</b><br/>This section covers Insured's legal liability (other than liability under the Public Liability Insurance Act, 1991 or any amendments thereto or any other statute based on the doctrine of liability or product or pollution liability) to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law</p> <p><b>Section XII - Additional Rent For Alternative Accommodation:</b><br/>Additional rent which the Insured bears for alternative accommodation in consequence of the Insured's office premises being unfit for accommodation due to damage by any specified peril covered under Sections I and II.</p> <p><b>Section XIII - Tenant's Legal Liability:</b><br/>The legal liability incurred by the Insured as a Tenant of the office premises for damage to the building/s due to fire and allied perils covered under Section I.</p> | <p>2 under Section V</p> <p>2 under Section VI</p> <p>2 &amp; 3 under Section VII</p> <p>I &amp; 2 under Section VIII</p> <p>Section IX</p> <p>Section X</p> <p>Section XI</p> <p>Section XII</p> <p>Section XIII</p> |
| 5. | Interests Insured | <p><b>Section I -Fire and Allied Perils:</b><br/>The insured can cover building including plinth, Basement and additional structures like compound walls, security sheds, gates, Furniture &amp; Fixtures, Fittings and other equipment, Raw Materials, Finished Stock etc. at insured office location.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Section I of Policy Wording                                                                                                                                                                                           |



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|  | <p><b>Section II -Burglary &amp; Housebreaking:</b><br/>The Company will indemnify the Insured in respect of loss or damage to contents at insured's office premises by burglary and/or housebreaking.<br/>"Contents" mean assets, machinery, equipments, furniture, fixtures and fittings, electrical installations and stock and stock in-trade in the Insured's office premises including items or property for which the insured is accountable<br/>The incidental stock of finished goods and/or raw materials, in case the Insured's office is engaged in carrying on any trading activity, upto a limit of 10% of the total value of the contents is covered under this Section.<br/>Damage to the Insured's business premises and/or safe resulting from burglary and/or housebreaking or any attempt thereat is also covered.</p>                      | 1 (b)<br>Section II          |
|  | <p><b>Section III -Mechanical &amp; Electrical Appliances:</b><br/>This section covers electrical and/or mechanical breakdown of electrical and mechanical appliances, apparatus or gadgets specified in the Schedule whilst contained in or fixed in the Insured's office premises.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1 of<br>Section III          |
|  | <p><b>Section IV-Electronic Appliances:</b><br/>The Company will indemnify the following items against loss or damage to electronic installations while contained or fixed in the Insured's office premises :</p> <ul style="list-style-type: none"> <li>- Electronic appliances, apparatus, gadgets, electronic medical equipment and/or any electronic installation etc.</li> <li>- Portable Computers mentioned in the Schedule, belonging to the Insured and in the personal custody of the Insured's principal officers or employees when carried anywhere in the world as accompanied baggage.</li> <li>- Data carrying materials and data contained in or on such data carrying materials and/or Software/Computer Programs (other than own/inhouse developed Software/Computer Programs)</li> </ul>                                                     | 1 of<br>Section IV           |
|  | <p><b>Section V-Money Insurance:</b><br/>This Section covers loss of money relating to Insured's business</p> <ul style="list-style-type: none"> <li>- While in transit,</li> <li>- From safe at the Insured's business premises,</li> <li>- From till at the Insured's business premises</li> </ul> <p>"Money" means and includes cash, coins, currency notes, cheques, postal orders, bank drafts, pay orders and postage stamps.<br/>"Safe" means and includes cupboards, almirahs and cash boxes made of steel and of standard make secured with standard locking system.</p>                                                                                                                                                                                                                                                                               | I (a)(b) &<br>2 Section V    |
|  | <p><b>Section VI-Baggage:</b><br/>The Company will indemnify the Insured and/or Insured Person for loss, destruction or damage of baggage accompanying the Insured or Insured Person whilst travelling anywhere in India.<br/>"Baggage" means goods for which an Insured Person is officially responsible to the Insured, the Insured Person's personal articles and belongings necessary for undertaking the journey and articles or things acquired during the journey including Travelling Advance not exceeding Rs 10,000/-.<br/>"Insured Person" means and includes proprietor, partner, principal officer and an employee in the permanent employ of the Insured.<br/>"Journey" means any trip undertaken in connection with official duties outside the city, town or municipal limits of the place where the Insured's office premises are situated</p> | I (a)(b) & (c)<br>Section VI |
|  | <p><b>Section VII -Fixed Glass and Sanitary Fittings :</b><br/>This Section covers accidental breakage of :</p> <ul style="list-style-type: none"> <li>- Fixed plate glass and sanitary fittings contained in the Insured's premises,</li> <li>- Frames or framework,</li> <li>- Lettering consequent upon the breakage of glass</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | I (a)(b) & 2<br>Section VII  |

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|    |             | <p>"Glass" means fixed plain glass and mirrors in or on the Insured's office premises excluding painting, tinting, embossing or ornamental works on the glass.</p> <p>"Sanitary fittings" mean fixed wash basins, pedestals, sinks, lavatory pans and cistern contained in the Insured's office premises.</p> <p><b>Section VIII - Neon Sign/Glow Sign/Hoarding:</b><br/>This section would cover Neon sign and/or Glow sign and/or Hoarding belonging to the Insured and fixed at the Insured's against loss or damage due to listed perils</p> <p><b>Section IX - Personal Accident:</b><br/>This section provides for compensation, if during the policy period, the insured person/s shall sustain any bodily injury resulting from an accident and may be further result into death or total/ partial disability</p> <p><b>Section X - Infidelity/Dishonesty of employees</b><br/>This section compensates for any direct pecuniary loss caused by the dishonest acts/infidelity of employees, who are in permanent employment of your business.</p> <p><b>Section XI - Legal Liability</b></p> <p><b>Sub-section XI A- Towards Employees</b><br/>This Sub-section covers Insured's legal liability to employees under Fatal Accidents Act, 1855/ Workmen'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.</p> <p><b>Sub-Section XI B - Towards Third Parties:</b><br/>This section covers Insured's legal liability (other than liability under the Public Liability Insurance Act, 1991 or any amendments thereto or any other statute based on the doctrine of liability or product or pollution liability) to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law</p> <p><b>Section XII - Additional Rent For Alternative Accommodation:</b><br/>Additional rent which the Insured (Owner-Occupant) bears for alternative accommodation in consequence of the Insured's office premises being unfit for accommodation due to damage by any specified peril covered under Sections I and II is covered under this covered.</p> <p><b>Section XIII - Tenant's Legal Liability:</b><br/>Legal liability incurred by the Insured as a Tenant of the office premises for damage to the building/s due to fire and allied perils covered under Section I is paid.</p> | <p>Section VIII</p> <p>Section IX</p> <p>Section X</p> <p>Section XI</p> <p>Section XII</p> <p>Section XIII</p> |
| 6. | Sum Insured | <p><b>Section I - Fire and Allied Perils:</b></p> <ul style="list-style-type: none"> <li>• Building incl. Plinth &amp; Foundation: Rs. _____</li> <li>• Contents: Rs. _____</li> </ul> <p>Total Section I Sum Insured: Rs. _____</p> <p><b>Section II - Burglary &amp; Housebreaking: Rs. _____</b></p> <p><b>Section III - Mechanical &amp; Electrical Appliances: Rs. _____</b></p> <p><b>Section IV-Electronic Appliances: Rs. _____</b></p> <p><b>Section V- Money Insurance:</b></p> <ul style="list-style-type: none"> <li>• While in transit: Rs. _____</li> <li>• From safe at the Insured's office premises: Rs. _____</li> <li>• From till at the Insured's office premises: Rs. _____</li> </ul> <p><b>Section VI- Baggage: Rs. _____</b></p> <p><b>Section VII - Fixed Glass and Sanitary Fittings : Rs. _____</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                 |

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|    |                        | <p><b>Section VIII - Neon Sign/Glow Sign/Hoarding: Rs._____</b></p> <p><b>Section IX - Personal Accident: Rs._____</b></p> <p><b>Section X - Infidelity/Dishonesty of employees: Rs._____</b></p> <p><b>Section XI - Legal Liability</b><br/>         Sub-section XI A-Towards Employees: Limit of Liability Rs._____<br/>         Sub-section XI B -Towards Third Parties : Limit of Liability<br/>         Rs._____ (AOA:AOY: ____: ____)<br/>         Accommodation: Rs._____ (Indemnity Period ____ months)</p> <p><b>Section XIII - Tenant's Legal Liability:</b><br/>         Limit of Liability Rs._____</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                    |
| 7. | <b>Policy Coverage</b> | <p><b>Section I -Fire and Allied Perils:</b><br/>         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:</p> <ul style="list-style-type: none"> <li>• Fire</li> <li>• Lightning</li> <li>• Explosion or Implosion</li> <li>• Aircraft Damage</li> <li>• Riot, Strikes, Malicious Damages</li> <li>• Impact Damage</li> <li>• Subsidence and Landslide including Rockslide</li> <li>• Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</li> <li>• Missile Testing Operations</li> <li>• Leakage from Automatic Sprinkler Installations</li> <li>• Bush fire, Forest Fire, Jungle Fire</li> <li>• Earthquake, volcanic eruption, or other convulsions of nature</li> <li>• Act of terrorism (as per Indian Market Terrorism Pool)</li> <li>• Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events</li> </ul> <p><b>Section II -Burglary &amp; Housebreaking:</b><br/>         The Company will indemnify the Insured in respect of loss or damage to contents at insured's office premises by burglary and/or housebreaking. Damage to the Insured's office and/or safe resulting from burglary and/or housebreaking or any attempt thereat is covered subject to a maximum of 5 % of the sum insured under this Section.</p> <p><b>Section III -Mechanical &amp; Electrical Appliances:</b><br/>         This section covers unforeseen and sudden physical damage caused by electrical and/or mechanical breakdown of electrical and mechanical appliances, apparatus or gadgets specified in the Schedule whilst contained in or fixed in the Insured's office premises.</p> <p><b>Section IV-Electronic Appliances:</b><br/>         The Company will indemnify the following items against loss or damage to electronic installations while contained or fixed in the Insured's office premises due to any cause other than those specifically excluded.</p> <p><b>Section V-Money Insurance:</b><br/>         This Section covers loss of money relating to Insured's trade / business due to accident or misfortune</p> | <p>Section I of Policy Wording</p> <p>Section II</p> <p>I under Section III</p> <p>I under Section IV</p> <p>2 under Section V</p> |

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|  | <ul style="list-style-type: none"> <li>• While in transit,</li> <li>• From safe at the Insured's office premises</li> <li>• From till at the Insured's office premises</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                         |                      |
|  | <p><b>Section VI-Baggage:</b><br/>The Company will indemnify the Insured and/or Insured Person for loss, destruction or damage of baggage accompanying the Insured or Insured Person whilst travelling by accident or misfortune, provided that the liability of the Company in respect of the property so lost, destroyed or damaged shall be limited to its actual value</p>                                                                                                                                                                                                                            | 2 under Section VI   |
|  | <p><b>Section VII -Fixed Glass and Sanitary Fittings:</b><br/>This Section covers accidental breakage of</p> <ul style="list-style-type: none"> <li>• Fixed plate glass and sanitary fittings contained in the Insured's premises</li> <li>• Frames or framework</li> <li>• Lettering consequent upon the breakage of glass</li> </ul>                                                                                                                                                                                                                                                                    | 2 under Section VII  |
|  | <p><b>Section VIII -Neon Sign/Glow Sign/Hoarding:</b><br/>Neon sign and/or Glow sign and/or Hoarding belonging to the Insured and fixed at the Insured's office premises against loss or damage due to</p> <ul style="list-style-type: none"> <li>• accidental external means</li> <li>• fire, lightning, external explosion</li> <li>• theft of whole sign</li> <li>• riot, strike, terrorism, malicious damage</li> <li>• earthquake (fire and/or shock). subsidence and landslide (including rockslide) damage, flood, inundation, storm, tempest, typhoon, hurricane, tornado and cyclone.</li> </ul> | 1 under Section VIII |
|  | <p><b>Section IX -Personal Accident:</b><br/>This section provides for compensation, if during the policy period, the insured person/s shall sustain any bodily 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.</p>                                                                                                                                                                                                                                                                                    | Section IX           |
|  | <p><b>Section X - Infidelity/Dishonesty of employees</b><br/>This section would cover the direct pecuniary loss caused by the dishonest acts/infidelity of employees, who are in permanent employment of your business.</p>                                                                                                                                                                                                                                                                                                                                                                               | 2 under Section X    |
|  | <p><b>Section XI -Legal Liability</b><br/><b>Sub-section XII A-Towards Employees</b><br/>This Sub-section covers Insured's legal liability to employees, servants at the premises under Fatal Accidents Act, 1855/ Workmen'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.</p>                                                                                                                    | 2 under Section XI   |
|  | <p><b>Sub-Section XII B-Towards Third Parties:</b><br/>This section covers Insured's legal liability (other than liability under the Public Liability Insurance Act, 1991 or any amendments thereto or any other statute based on the doctrine of liability or product or pollution liability) to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law</p>                                                                                                                                                                                     |                      |



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|    |                     | <p><b>Section XII - Additional Rent For Alternative Accommodation:</b><br/>Additional rent which the Insured bears for alternative accommodation in consequence of the Insured's office premises being unfit for accommodation due to damage by any specified peril covered under Sections I and II is covered under the policy. This cover is offered only to Owner-Occupant.</p> <p>The Company shall pay to the Insured additional rent for the period beginning from date of loss due of the specified peril, until the Insured's office premises is rendered fit for occupation within a reasonable period or for a period of 12 months, whichever is earlier.</p> <p>"Monthly additional rent" shall mean the sum equivalent to 25% of the total sum insured under Content sum insured of Section I hereinabove or actual additional rent, whichever is lower.</p> <p><b>Section XIII - Tenant's Legal Liability:</b><br/>The legal liability incurred by the Insured as a Tenant of the office premises for damage to the building/s due to fire and allied perils covered under Section I. The section is offered only if the Insured is a tenant of the building.</p> <p>The limit of liability will be 10% of the sum insured under Contents covered under Section I, in respect of each occurrence and 25% for all occurrences during the policy period.</p>                                                                                                                                                                                         | <p>2 and 3<br/>under<br/>Section XII</p> <p>1 and 2<br/>under<br/>Section XII</p> |
| 8. | <b>Add-on Cover</b> | <p>In addition to insured loss payable, we will also provide your following covers/ pay listed expenses, if incurred :</p> <p><b>Section I - Fire and Allied Perils:</b><br/>Inbuilt Covers:</p> <ul style="list-style-type: none"> <li>• Additions, Alterations And Extensions upto 15% of the sum insured (excluding stocks)</li> <li>• Temporary removal of stock - upto 15% of stock sum insured stock</li> <li>• Stocks at many locations on floater basis - Rs. _____</li> <li>• Cover for Specific Contents: <ul style="list-style-type: none"> <li>- Money upto Rs. 50,000/- (per event and in aggregate during the policy period)</li> <li>- 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)</li> <li>- Computer programmes, information and data upto Rs. 5,00,000/- (per event and in aggregate during the policy period)</li> <li>- Employees', Directors', visitors' personal effects of every description (other than motor vehicles)</li> </ul> </li> <li>• Startup Expenses Upto Rs.1,00,000/- (per event and in aggregate during the policy period)</li> <li>• Professional fees - upto 5% of claim amount</li> <li>• Removal of Debris - Upto 2% of the claim amount if incurred</li> <li>• Costs compelled by Municipal Regulations upto total sum insured of building</li> </ul> <p><b>Section X -Personal Accident:</b></p> <ul style="list-style-type: none"> <li>• Medical Expenses</li> </ul> | <p>Section I of<br/>Policy Wording</p> <p>Section X</p>                           |

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| 9.  | <b>Loss Participation/<br/>Deductible<br/>applicable</b> | <p>It is the amount that you must bear in each and every claim before we become liable to pay.</p> <p><b>Section I -Fire and Allied Perils:</b></p> <ul style="list-style-type: none"> <li>- Other than Terrorism Claims: Rs.5,000/-</li> <li>- For Terrorism Claims: As per excess as per Sabotage and Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool</li> </ul> <p><b>Section II -Burglary &amp; Housebreaking:</b> As per the policy schedule</p> <p><b>Section III-Mechanical &amp; Electrical Appliances:</b><br/>1 % of the sum insured for each item or Rs.250/-whichever is higher in respect of each and every loss</p> <p><b>Section IV -Electronic Appliances:</b></p> <ul style="list-style-type: none"> <li>• In case of personal computers, 5% of the claim amount subject to a minimum of Rs.2,500/-.</li> <li>• 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/-</li> <li>• 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/-</li> </ul> <p><b>Section V - Money Insurance:</b> As per policy schedule</p> <p><b>Section VI - Baggage:</b> Rs 250/-in respect of each and every claim for loss or damage admitted under the policy</p> <p><b>Section VII - Fixed Glass and Sanitary Fittings :</b> 5% of the claim amount or Rs 500/-whichever is less in respect of each and every claim</p> <p><b>Section VIII - Neon Sign/Glow Sign/Hoarding:</b> 10% of the claim amount or Rs. 1000/-whichever is less, in respect of each and every claim for loss or damage admitted under the policy</p> <p><b>Section X - Infidelity / Dishonesty of Employees:</b> As per policy schedule</p> <p><b>Section XI IA &amp; BI - Legal Liability:</b></p> <ul style="list-style-type: none"> <li>- Sub-section XI A- Towards Employees: As per the policy schedule</li> <li>- Sub-section XII 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/-.</li> </ul> <p><b>Section XII - Additional Rent For Alternative Accommodation:</b><br/>As per policy schedule</p> <p><b>Section XIII - Tenant's Legal Liability:</b> As per policy schedule</p> | <p>Section I of Policy Wording</p> <p>Section II</p> <p>Section III</p> <p>Section IV</p> <p>Section V</p> <p>Section VI</p> <p>Section VII</p> <p>Section VIII</p> <p>Section X</p> <p>Section XI</p> |
| 10. | <b>Exclusions</b>                                        | <p><b>Policy Exclusions:</b></p> <p><b>Section I - Fire and Allied Perils:</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>• 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.</li> <li>• 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.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <p>Section I of Policy Wording</p>                                                                                                                                                                     |

- 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.
- 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 & Housebreaking:

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
- 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 - Mechanical & Electrical Appliances:

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

- 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 or 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.
- any fault or defect for which the manufacturer or supplier of the damaged item is responsible

Special Exclusions under Section II

Special Exclusions under Section III

- cost of transport to the repair shop and back to the Insured's office 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-Electronic Appliances:

The Company shall not be liable for:

- 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
- willful 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 the policy
- loss of or damage to the property covered under the policy falling under the terms of any 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

Special Exclusions under Section IV

#### Section V-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.

Special Exclusions under Section V

#### Section VI-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

Special Exclusions under Section VI

- 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 VII -Fixed Glass and Sanitary Fittings :**

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

- Breakage or damage during removal, alterations and/or repairs in or about the office premises.
- Disfiguration or scratching or damage of glass sanitary fittings other than the fracture extending through the entire thickness of glass, sanitary fittings
- Breakage of glass, sanitary fittings which are not completely and securely fixed.
- Damage consequent upon interruption or delay of business or other damage or injury arising from breakage of glass, sanitary fittings or during replacement thereof
- Glass or sanitary fittings already damaged at the commencement of the Policy.

Special Exclusions under Section VII

#### **Section VIII - Neon Sign/Glow Sign/Hoarding:**

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

- Fusing or burning out of any bulb and/or tubes arising from short circuiting or arcing or any other mechanical or electrical breakdown or faults
- The action of sun, rain, hail, flood, bad weather

Special Exclusions under Section VIII

#### **Section IX -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

Special Exclusions under Section IX



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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 - Legal Liability:**

##### **Sub-Section X A - Towards Employees:**

The Company shall not be liable for

- For any 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
- The Insured's liability to employees of contractors to the Insured
- 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 X 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.
- Liability assumed by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
- 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).

Special Exclusions under Section X



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|                                                                                                                                                   |                                                           | <ul style="list-style-type: none"><li>- Employees and visitors clothings and personal effects.</li><li>• Transportation of materials and/or hazardous/dangerous substances outside Insured's premises.</li><li>• Damages arising out of alterations, additions, repairs or decorations to the Insured's premises specified in the Schedule.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                               |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------------------|-----------------------------|-------|---------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------------------------------|------|---------------------------------------------------|------|------------------------------|------|-----------------------------|------|---------------------|------|---------------|------|--------------------------|-------------|--|
| 11.                                                                                                                                               | Special Con-<br>ditions and<br>warranties (if<br>any)     | As per respective section under policy schedule/ policy wording                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
| 12.                                                                                                                                               | Admissibility of<br>claim                                 | <b>Broad principle of admissibility/denial of claims:</b> <ul style="list-style-type: none"><li>• Premium - 64 VB should be complied</li><li>• Property - Subject matter of claim should be covered under the policy</li><li>• Person - Individual or entity named in the policy should have insurable interest in the property insured</li><li>• Place - Risk location should be covered under the policy</li><li>• Peril - Cause of loss should be covered under the policy</li><li>• Period - Loss should occur within the policy period as specified in the policy</li><li>• Policy terms and conditions - Coverage/Exclusions as per policy wordings</li></ul>                                                                                                                                 |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
|                                                                                                                                                   |                                                           | <b>Sample Claim Calculation Sheet:</b> <table><tr><th>Under Section I</th><th>Amt. in Lakhs<br/>Rs.</th></tr><tr><td>Loss Amount (Assessed Loss)</td><td>10.00</td></tr><tr><td>Less : Depreciation @ 5% (Applicable as per elapsed<br/>life of asset and to be deducted in case of the claim<br/>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 @20%</td><td>1.88</td></tr><tr><td>Gross Adjusted Loss</td><td>7.52</td></tr><tr><td>Less : Excess</td><td>0.05</td></tr><tr><td><b>NET ASSESSED LOSS</b></td><td><b>7.47</b></td></tr></table> | Under Section I | Amt. in Lakhs<br>Rs. | Loss Amount (Assessed Loss) | 10.00 | Less : Depreciation @ 5% (Applicable as per elapsed<br>life of asset and to be deducted in case of the claim<br>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 @20% | 1.88 | Gross Adjusted Loss | 7.52 | Less : Excess | 0.05 | <b>NET ASSESSED LOSS</b> | <b>7.47</b> |  |
| Under Section I                                                                                                                                   | Amt. in Lakhs<br>Rs.                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
| Loss Amount (Assessed Loss)                                                                                                                       | 10.00                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
| Less : Depreciation @ 5% (Applicable as per elapsed<br>life of asset and to be deducted in case of the claim<br>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 @20%                                                                                                                       | 1.88                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
| Gross Adjusted Loss                                                                                                                               | 7.52                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
| Less : Excess                                                                                                                                     | 0.05                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
| <b>NET ASSESSED LOSS</b>                                                                                                                          | <b>7.47</b>                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |
| 13.                                                                                                                                               | Policy<br>Servicing Claim<br>Intimation and<br>Processing | <p>If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can:</p> <ul style="list-style-type: none"><li>• Connect to our Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No: 7400422200</li><li>• Email us at: services@indusindinsurance.com</li><li>• Communicate with us through our Company Website: https://www.indusindinsurance.com/</li><li>• Contact following designated company officials:</li></ul> <div><b>North Zone:</b><br/>Mr. Santosh Kushwaha(ZCM)<br/>Email: santosh.kushwaha@indusindinsurance.com</div> <div><b>South Zone:</b><br/>Mr. Vamsi Krishna(ZCM)<br/>Email: vamsi.kottapalli@indusindinsurance.com</div>                                                                                                                    |                 |                      |                             |       |                                                                                                                                                   |      |                                   |      |                                                   |      |                              |      |                             |      |                     |      |               |      |                          |             |  |

|     |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
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|     |                                                         | <p><b>West Zone:</b><br/>Mr. Sushant Meher(ZCM)<br/>Email: sushant.meher@indusindinsurance.com</p> <p><b>East Zone :</b><br/>Mr. Dhruva Roy(ZCM)<br/>Email: dhruva.roy@indusindinsurance.com</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Escalation Matrix: When TAT is not satisfied, you can contact:</li> </ul> <p><b>North Zone:</b><br/>Mr. Prateek Sinha<br/>Email : prateek.sinha@indusindinsurance.com</p> <p><b>South Zone:</b><br/>Mr. Praveen Singh<br/>Email: Praveenkumar.singh@indusindinsurance.com</p> <p><b>West Zone:</b><br/>Mr. Ashish Awasthi<br/>Email: ashish.awasthi@indusindinsurance.com</p> <p><b>East Zone :</b><br/>Mr. Lokesh Pandraju<br/>Email: lokesh.pandraju@indusindinsurance.com</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| 14. | <b>Grievance Redressal and Policyholders Protection</b> | <p>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:</p> <ul style="list-style-type: none"> <li>• Calling on phone number: +91 22 4890 3009 or writing email at: <b>services@indusindinsurance.com</b></li> <li>• Visiting any of our nearest branches</li> <li>• Writing to us at :<br/>IndusInd General Insurance, Correspondence Unit, 2nd &amp; 3rd Floor, Winway Building, 11/12, Block No. 4, Old No. 67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001</li> </ul> <p>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 <b>grievances@indusindinsurance.com</b></p> <p>The list of our Grievance Redressal Officers is available at our website <b><a href="https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf">https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf</a></b></p> <p>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 <b>headgrievances@indusindinsurance.com</b></p> <p>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@ <b><a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></b></p> |  |

|     |                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                        | <p><b>Grievances can also be registered at IRDAI's Bima Bharosa Portal (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>) or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a> 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.</b></p>                                                                                                                                                                                                                                                                                                     |
| 15. | <b>Obligations of the Policyholder</b> | <p>You must:</p> <ul style="list-style-type: none"> <li>• State all and true information about yourself, Your property and your business when you submit a proposal,</li> <li>• Ensure that unauthorised persons do not occupy Your premises and whenever your premises is unoccupied ensure that all security procedures are in force,</li> <li>• 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.</li> <li>• Make a claim when you suffer loss, and follow the claim procedure,</li> <li>• Make true and full disclosure in your claim and documents supporting the claim,</li> <li>• Give us full cooperation for investigating the claim that you will make</li> </ul> |

**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.