

INDUSIND MONEY INSURANCE POLICY – PROSPECTUS – MISC. LOB

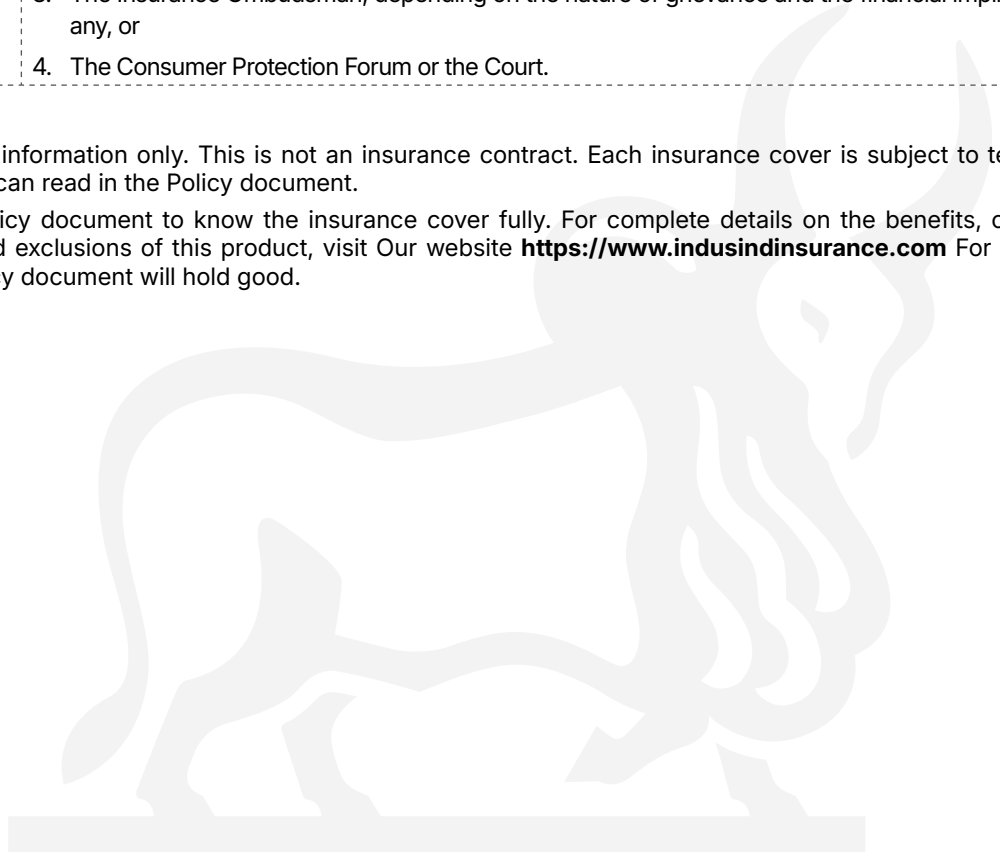
Title	Description
Product Name	IndusInd Money Insurance Policy
Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0016V01200702
Interest Insured	The policy covers money in transit, by the Insured or the Insured's authorised employee(s) from bank to insured's premises or any other place disbursement as specified in policy schedule "Money" shall mean and include cash, bank drafts, currency notes, treasury notes, cheques, postal orders and current postage stamps. Bank" shall mean Bank of every description, which transacts the business of banking in India and includes, Post Office and Government Treasury.
Policy Coverage	Subject to the terms, conditions, exclusions, the company will indemnify the Insured against loss of - • Money in transit, by the Insured or the Insured's authorised employee(s), occasioned by theft, robbery or any other fortuitous cause; • Money in safe, by burglary, housebreaking, robbery or hold-up. Company's liability for any one loss shall in no case exceed the amount specified against the respective section of the policy schedule
Add-on Cover	This policy may be extended to cover following : • Infidelity of the persons carrying money • Riot, Strike • Cash in Counter/till • Increased amounts for a special purpose such as payment of salary, bonus etc.
Exclusions	The company shall not be liable in respect of: • Shortage due to error or omission • Loss of money entrusted to any person other than the Insured or an authorised employee of the Insured. • Loss of money where the Insured or his employee is involved as principal or accessory, except loss due to fraud or dishonesty of the cash carrying employee of the Insured, occurring whilst in transit and discovered within 48 hours • Loss occurring on the premises, after business hours, unless the money is in a locked safe or strongrooms • Loss occasioned by riot, strike, and terrorist activity • Money carried under contract of affreightment and theft of money from unattended vehicle • Loss of money from safe or strongrooms following use of the key to the safe or strongrooms or any duplicate thereof belonging to the Insured, unless this has been obtained by threat or by violence • War or warlike operations • Nuclear Radiation or alike operations • Pure Pollution or Contamination • Consequential loss or legal liability of any kind • Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. • Loss of money due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation to money by the Insured

Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can: • Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No.: 7400422200 • Email us at: services@indusindinsurance.com • Communicate with us through our Company Website: https://www.indusindinsurance.com/
Grievance Redressal and Policyholders Protection	If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with 1. Our Grievance Redressal Officer 2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS), 3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or 4. The Consumer Protection Forum or the Court.

Note:

- This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Policy document.

You must read the policy document to know the insurance cover fully. For complete details on the benefits, coverage, terms & conditions and exclusions of this product, visit Our website **<https://www.indusindinsurance.com>** For any legal interpretation, the policy document will hold good.



indusindinsurance.com



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

