

INDUSIND PORTABLE ELECTRONIC EQUIPMENT INSURANCE POLICY

Title	Description
Product Name	IndusInd Portable Electronic Equipment Insurance Policy
Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0018V01200102
Interest Insured	This policy provides cover for any physical loss of or damage from any cause other than those specifically excluded under the policy. It covers portable electronic equipments like laptop, digital cameras, mobile phones and other similar equipments
Policy Coverage	The property/properties or any part thereof entered in the Schedule suffer any physical loss or damage from any cause, other than those specifically excluded. In cases where an insured property is repaired, the Company will pay expenses necessarily incurred to restore the damaged property to its former state of serviceability plus the cost of dismantling and re-erection as well as ordinary freight to and from a repair shop, customs duties upto the limit of the sum insured. In cases where an insured property is destroyed, the Company will pay the actual value of the property immediately before the occurrence of the loss, including costs for ordinary freight, cost of dismantling, erection and customs duties, if applicable, subject deduction of salvage, if any. The sum insured would be the maximum liability for any claim. In cases where the insured property is subject to total loss and has become obsolete, all costs necessary to replace lost or damaged insured property with a follow-up model (similar type) of similar structure/configuration (of similar quality) i.e. low, average or high capacity will be reimbursed.
Add-on Cover	Not Applicable
Exclusions	Special Exclusions: The company shall not be liable in respect of: • The Excess stated in the Schedule to be borne by the Insured in any one occurrence. • Existing defects • Wear and tear or gradual deterioration due to atmospheric conditions • Functional failures unless due to an indemnifiable loss or damage • Maintenance costs • Manufacturer or supplier's contractual obligation • Rented or hired equipment for which the owner is responsible • Consequential loss or liability of any kind or description • Maintainable components/consumable like bulbs, ribbons, fuses, wires and like items • Aesthetic defects. such as scratches on painted polished or enamelled surfaces. General Exclusions: • War or warlike operations • Nuclear Radiation or alike operations • Wilful act or wilful negligence • Property covered under policy falling under the terms of the maintenance agreement • Pressure wave caused by aircraft and other aerial devices • Misfeasance, malfeasance or nonfeasance or breach of trust by the Insured • Any loss or damage arising through delay, detention or confiscation by Customs or other authorities


indusindinsurance.com


022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Portable Electronic Equipment Insurance Policy. UIN No.: IRDAN103RP0018V01200102. IGI/MCOM/CO/IPEEIP/PROSPECTUS/Ver.1.0/120226.


IndusInd
 Insurance App


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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 • Our Grievance Redressal Officer • The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS), • The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or • 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.

