

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Product Name	IndusInd Plate Glass Insurance Policy	
2.	Unique Identification Number	IRDAN103RP0020V01200102	
3.	Policy No.	As per Policy Schedule	
4.	Structure	This policy covers accidental breakage of fixed plate glass. Cover for loss or damage to ornamental, embossed, lettered or stained plate or sheet glass.	
5.	Interests Insured	Loss and/or damage occasioned by accidental breakage of insured fixed plate glass but excludes breakage caused through fire, gas, heat or any loss that could be covered by a fire policy, earthquake, war, invasion, foreign enemy hostilities or military or usurped power, riot, civil commotion, strikers locked out workers or persons taking part in labour disturbances. Some of the excluded risks can be covered by special arrangement, on payment of an additional premium.	
6.	Sum Insured	The Sum Insured under the Policy would be fixed on current market value basis (i.e. new replacement cost less depreciation).	
7.	Policy Coverage	The Property destroyed or damaged by accidental breakage, the company will pay to the insured the value of the destroyed or damaged property, at the time of happening of such loss but not exceeding in any one period of insurance in respect of each of the several items specified in the schedule the sum respectively stated opposite thereto. The Company may at its option reinstate, replace or repair the property lost or damaged or any part thereof instead of paying the amount of loss or damage in a reasonably sufficient manner and in no case shall the company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured thereon.	Refer Operative Clause of Policy and Indemnity under Policy Wording
8.	Add-on Cover	–	
9.	Loss Participation/ Deductible applicable	The Company shall not be liable for the first amount of the loss arising out of each and every loss, shown as excess in the policy schedule	

10. Exclusions	1. Damage or breakage, directly or indirectly, occasioned by the happening, through or arising from any consequence of fire, explosion, gas, heat, earthquake, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other convulsions of nature or atmospheric disturbances, war invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority. 2. Damage or breakage during removal, alterations and/or repairs in or on or about the premises described in the Schedule. 3. Breakage of lettering unaccompanied by breakage or damage of glass. 4. Damage or breakage to frame or framework of any description, unless specifically insured. 5. Disfiguration or scratching or damage of glass other than fracture extending through the entire thickness of glass. 6. Embossed, silvered, lettered, ornamental, curved or any glass whatsoever other than plain and of ordinary glazing quality unless specifically insured. 7. Breakage of glass not completely and securely fixed. 8. Loss or damage consequent upon interruption or delay of business or other loss, damage or injury arising from breaking of glass during replacement thereof. 9. a) Loss destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss. b) Any legal liability of whatsoever nature, directly or indirectly, caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material.	Exceptions under Policy Wording
11. Special Conditions & Warranties (if any)	Conditions, Warranties as per policy schedule	
12. Admissibility of Claim	Broad principle of admissibility/denial of claims: • Premium - 64 VB should be complied • Property - Subject matter of claim should be covered under the policy • Person - Individual or entity named in the policy should have insurable interest in the property insured • Peril - Cause of loss should be covered under the policy • Period - Loss should occur within the policy period as specified in the policy • Policy terms and conditions - Coverage/Exclusions as per policy wordings	

Sample Claim Calculation Sheet:

Under Section I	Amt. In Thousands Rs.
Loss Amount (Assessed Loss)	10.00
Less : Depreciation @ 5% (Applicable as per elapsed life of asset and to be deducted in case of the claim settlement on Market Value basis)	0.50
Assessed Loss net of Depreciation	9.50
Less : Excess	0.48
NET ASSESSED LOSS	9.02

13. Policy Servicing - Claim Intimation and Processing

If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can :

- Connect to our Call Center Landline No. : 022-48903009 (Paid) or WhatsApp No : 7400422200
- Email us at : rgicl.services@relianceada.com
- Communicate with us through our Company Website : <https://www.reliancegeneral.co.in/>
- Contact following designated company officials:

North Zone :

Mr. Santosh Kushwaha(ZCM)

Email: santosh.kushwaha@indusindinsurance.com

South Zone :

Mr. Vamsi Krishna(ZCM)

Email: vamsi.kottapalli@indusindinsurance.com

West Zone :

Mr. Sushant Meher(ZCM)

Email: sushant.meher@indusindinsurance.com

East Zone :

Mr. Dhruba Roy(ZCM)

Email: dhruba.roy@indusindinsurance.com

- Turn Around Time (TAT) for claims settlement - The insurer shall decide on the claim within seven days of receipt of the survey report. This condition will not apply in case of claims on the property/building insured on reinstatement value basis.

- Escalation Matrix : When TAT is not satisfied, you can contact :

	North Zone : Mr. Prateek Sinha Email : prateek.sinha@indusindinsurance.com South Zone : Mr. Praveen Singh Email: Praveenkumar.singh@indusindinsurance.com West Zone : Mr. Ashish Awasthi Email: ashish.awasthi@indusindinsurance.com East Zone : Mr. Lokesh Pandraju Email: lokesh.pandraju@indusindinsurance.com	
14. Grievance Redressal and Policyholders Protection	While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front end unit by: • Calling on phone number: 22 4890 3009 or writing email at : rgicl.services@relianceada.com • Visiting any of our nearest branch • Writing to us at : Reliance General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001 In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay from our side, you may contact our Grievance Officer at rgicl.grievances@relianceada.com. The list of our Grievance Redressal Officers is available at our website -https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf Even after this, if you are not satisfied with the response received from our Grievance Officer, you may write to our Head of Grievance at rgicl.headgrievances@relianceada.com. Still, if you are not happy with the response received from the company, you may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure attached to the policy schedule or you may visit its website@ https://cioins.co.in/ombudsman. Grievances can also be registered at IRDAI's Bima Bharosa portal at https://bimabharosa.irdai.gov.in/ or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032	

You must:

- take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to a claim.
- make true and full disclosure in Your claim and documents supporting the claim,
- give Us full co-operation for inspection and investigating the claim that You will make,
- make a claim when You suffer loss, and follow the claim procedure,
- Upon the happening of any event giving rise or likely to give rise to a claim under this policy :
- give immediate notice thereof in writing to us
- tender to the Company all reasonable information, assistance and proof in connection with any claim

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place: _____

Date: _____

(Signature of the Policyholder) _____

Note:

- 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>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.