

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	ALL RISKS	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0075V01200203	
3	Structure	Indemnity basis Before the settlement of a claim under the All Risk Insurance, the company may make good on the settlement by reinstating or replacing any of the property stolen or repairing the property damaged, instead of a cash settlement.	
4	Interests Insured	"Contents / Articles" as specified in the Schedule. For example, Electronic items, Valuable items, Equipment being taken from place to place like camera, recording equipment, laptops, mobile phones etc.,	
5	Sum Insured	The sum insured for this policy is fixed as per the current market value of the items that you insure.	
6	Policy Coverage	All Risks Policy covers loss or damage to insured items against a) Fire and allied perils as per standard fire and special perils policy including earthquake b) Burglary c) Accident from any fortuitous cause. The geographical scope of the policy is India, unless it has been specifically extended to include a worldwide coverage (claims will be settled in INR).	
7	Add-on cover	Nil	
8	Loss Participation	Deductible as stated in the Policy Schedule	
9	Exclusions	<p>The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> 1. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause. 2. Breakage, cracking or scratching or crockery, Glass, Cameras, Binoculars, Lenses, Sculptures, Curios, Pictures, Musical Instruments, Sports Gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance. 3. Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means. 4. Over winding, denting or internal damage of watches and clocks. 5. Loss or damage to Money, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, Stamps and Travel Tickets or Traveller's Cheque, business books or documents. 6. Theft from any car, except car of fully enclosed Saloon type having all the doors, windows and other openings securely locked and properly fastened. 7. Consequential loss of any kind 8. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities. 9. War, war like operations, Nuclear group of perils 10. Terrorism 11. 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. 	
10	Special conditions and warranties (if any)	1. SINGLE ARTICLE LIMIT: Unless specifically and separately stated, the Company's liability in respect of each article or Pairs of articles shall not exceed 5% of the total Sum Insured under this Policy.	

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		<p>2. ARTICLES IN PAIRS OR SETS: Where any item insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of Insured value of the pair or set.</p> <p>3. No one article or pair or article is deemed to be more than 10% of the Sum Insured under this Section unless separately specified and value stated</p> <p>4. The insured jewellery shall be periodically examined by a competent jeweller and that the Insured shall have all fastenings and settings of stones attended to as advised by the jeweller</p>	
11	Admissibility of Claim	<p>The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage.</p> <p>Upon the happening of any event giving rise to a claim under this Policy:</p> <p>a) The insured shall give immediate notice thereof in writing to the nearest office of the company with copy to the Policy Issuing Office as well as lodge forthwith a complaint with the Police.</p> <p>b) The Insured shall deliver to the company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, with an estimate of the intrinsic value of the property lost/damaged.</p> <p>c) The Insured shall tender to the Company all information, assistance and proofs in connection with any claim hereunder as the Company may require</p> <p>YOU shall lodge a complaint with the Police at the earliest after happening of the incident and take all practicable steps to apprehend the guilty person and recover the property lost.</p>	
12	Policy Servicing - Claim Intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customercare@cholams.murugappa.com. Claim intimations be sent to notifyclaim@cholams.murugappa.com</p> <p>Documents required for Claim processing:</p> <p>Claim form, FIR/FR, Proof in support of Cause of Loss/Operation of Insured peril, Books of Accounts, Stock Register, Repair / Reinstatement Bills, Proof of Reinstatement, KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc., Any other Document,</p> <p>Turn Around Time for claims settlement is 21 working days.</p>	
13	Grievance Redressal and Policyholders Protection	<p>GRIEVANCES</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>In case of any grievance the insured person may contact the company through</p> <p>Website: www.cholainsurance.com Toll free: 1800 208 9100 E-Mail: customercare@cholams.murugappa.com Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.</p>	

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		<p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.com For details of grievance officer, kindly refer the link www.cholainsurance.com If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system https://bimabharosa.irdai.gov.in/</p> <p>2. Consumer Affairs Department of IRDAI a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier 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.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.cioins.co.in/ombudsman, or on company website www.cholainsurance.com.</p>	
14	Obligations of Policyholder	<p>Misdescription: This Policy shall be void and all premium paid by YOU to US shall be forfeited in the event of misrepresentation, misdescription or concealment of any material information.</p> <p>Changes in Circumstances YOU must inform US, as soon as possible, of any change in information YOU have provided to US about yourself, the properties insured, location of risk which may affect the insurance cover provided e.g. change of address, period of unoccupancy, security arrangements etc.</p>	
Declaration by the Policyholder:			
I have read the above and confirm having noted the details			
Place:			
Date:		Signature of the Policyholder:	

Note:

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