

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	BOILER AND PRESSURE PLANT INSURANCE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0036V01200203	
3	Structure	Indemnity basis	
4	Interests Insured	<p>'Boiler' means any fired closed vessel or a combined container piping system in which steam is generated under pressure. Boiler includes fittings, integral super heaters and integral economizers but does not include steam or feed water piping, separate super heaters, separate economizers, unless specifically agreed.</p> <p>'Pressure Plant' means any unfired closed container under steam gas or fluid pressure.</p> <p>Broadly classified as under -</p> <ul style="list-style-type: none"> a) Coal or Oil or Pulverized Coal, Fired boilers: b) Bagasse Fired Boilers c) Recovery boilers, waste heat boilers, gas fired boilers d) Unfired vessels e) Steam pipes 	
5	Sum Insured	<p>The Boiler and/or Pressure Plant is to be covered for their current day new replacement value in order to avoid under-insurance. The liability of the Company for any one item of the insured property and Third Party Liability shall not exceed in the aggregate in any one period of Insurance the Sum Insured set against such items.</p> <p>The Sum Insured can be reinstated after occurrence of a claim for the balance period of the Policy</p>	
6	Policy Coverage	<p>The policy covers damage due to Explosion, Implosion, Collapse leading to the</p> <ul style="list-style-type: none"> • Damage to the boilers & pressure vessels. • Damage to Surrounding property, up to fixed limits, arising due to explosion & collapse of the pressure plant during normal course of working • Third party legal liability, up to fixed limits, arising due to <ul style="list-style-type: none"> o Death or bodily injury to third parties. o Damage to property of third parties (not held in trust or on commission) caused by and solely due to explosion or collapse occurring in the course of ordinary working 	
7	Add-on cover	<p>Optional Extensions:</p> <ul style="list-style-type: none"> • Express Freight • Air Freight • Owners surrounding property • Third party liability • Additional custom duty 	
8	Loss Participation	5% of claim amount subject to a minimum of Rs 10,000/-	

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9	Exclusions	<p>The Company will not be liable under the Policy in respect of loss or damage due to</p> <ol style="list-style-type: none"> 1. Fire and allied perils. 2. War, war like operations and nuclear perils 3. Experiments on the insured items that would have imposed abnormal conditions to their working 4. Gradually developing flaws, defects, cracks, partial fractures 5. Defects due to the wearing away or the wasting of the materials of a Boiler or a Pressure Plant whether by leakage, corrosion or by the action of the fuel, failures of joint within the range of steam or feed pipes, or for bulging and deformation due to overheating of tubes (unless such defects, fracture, failure or bulging result in explosion or collapse) or for the cracking of section of cast-iron heating boilers or other vessels constructed of cast iron 6. The failure of individual tubes in Boilers of the water tube locomotive or other multitubular types, in Super heaters or in Economizers 7. Application of steam hydraulic or any other test of this plant as specified by Inspecting Authority or otherwise 8. Wilful Act, Wilful Damage or Gross Negligence on the part of the Insured 9. Liability assumed by the Insured on agreement 10. Faults/defects existing at the time of commencement of this Insurance 11. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured 12. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contracts 	
10	Special conditions and warranties (if any)	<p>i) The Boiler and Pressure Plants are to be annually inspected by Inspectors appointed by the appropriate Government</p> <p>ii) The Boilers and Pressure Plant described in the Schedule shall only be operated by Attendants holding a valid certificate of competency issued under the appropriate Boiler Act;</p> <p>iii) The Insured shall be in possession of the unqualified permission in writing of the competent Inspecting Authority to operate the said Boilers and Pressure Plant. If the maximum pressure or load upon safety valve immediately prior to any explosion or collapse was in excess of that stipulated by the said Authority the Insured shall not be entitled to any compensation or indemnity under this policy in respect of such explosion or collapse.</p>	
11	Admissibility of Claim	<p>Upon notification of a claim being given to the company the Insured may proceed with the repair of any minor damage not exceeding Rs 2,500/- provided that the carrying out of such repair is without prejudice to any question of liability of the Company</p> <p>In the event of any –</p> <ol style="list-style-type: none"> i) Material change in the original risk. ii) Alteration, modification or addition to an insured item. iii) Departure from prescribed operating conditions whereby the risk of loss or damage increases. iv) Changes in the insured's interest (such as discontinuation of liquidation of the businesses or business or being placed in receivership), taking place. <p>The Policy shall be void unless its continuance is agreed by endorsement signed by the Company</p>	

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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, Fire Brigade Report / FIR, Proof in support of Cause of Loss Like OEM report (RCA), List of Items Covered / Asset Register, Quotation to establish the cost of replacement, Repair / Reinstatement Invoices with Payment proof, KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc., Any other Document, 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: In case of any grievance the insured person may contact the company through 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> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</p> <p>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</p> <p>For details of grievance officer, kindly refer the link www.cholainsurance.com</p> <p>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.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management system https://bimabharosa.irdai.gov.in/</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>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>	

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		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 .	
14	Obligations of Policyholder	a) The insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacturers' Instructions for operating inspection and overhaul, as well as Government statutory municipal and all other binding regulations including the rules under the Indian Boilers Act in force concerning the operation and maintenance of the insured Boilers and Pressure Plants. b) The Company's officials shall at all reasonable times have the right to inspect and examine any Boiler and Pressure Plant or any property insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk. The Company shall provide the Insured with a copy of the Inspecting official's report, which shall however be treated as strictly confidential both by the Insured and the Company. Whenever arrangements have been made for a Thorough Inspection of Boiler or Pressure Plant the Insured shall cause the Boiler or Pressure Plant to be stopped, emptied and properly cleaned inside and outside rendered accessible in every part, so far as its construction will allow. c) In the event of any – i) Material change in the original risk. ii) Alteration, modification or addition to an insured item. iii) Departure from prescribed operating conditions whereby the risk of loss or damage increases. iv) Changes in the insured's interest (such as discontinuation of liquidation of the businesses or business or being placed in receivership), taking place. The Policy shall be void unless its continuance is agreed by endorsement signed by the Company	
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.