

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> 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](mailto:customercare@cholams.murugappa.com); website: [www.cholainsurance.com](http://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	<b>Product Name</b>	<b>CIVIL ENGINEERING COMPLETED RISKS</b>	
2	<b>Unique Identification Number (UIN) allotted by IRDAI</b>	IRDAN123RP0034V01200203	
3	<b>Structure</b>	Indemnity basis	
4	<b>Interests Insured</b>	<p>The CECR insurance is a specialized annual cover arranged for operational risks. Items that can be insured include expressways, highways, bridges, tunnels, railway track, port, wharfs, breakwater structures and pipelines</p> <p>Civil Engineering Completed Risks Insurance can be taken by: Private contractors Government or state entities Joint ventures, Public Private Partnerships (PPP) as requested by the banks or lenders</p>	
5	<b>Sum Insured</b>	Sum Insured should represent their new replacement values	
6	<b>Policy Coverage</b>	<p>CECR (Civil Engineering Completed Risk Insurance) is annual named peril policy for civil engineering structures like Bridge, Dam, Jetties, Canal, Tunnel, Water Reservoirs, Runways, Water Pipelines etc.</p> <p>In event of loss policy indemnifies to repair/ reinstate the structure subject to policy conditions.</p> <p>Perils covered includes- • Fire, lightning, explosion, impact of land borne or waterborne vehicles • Impact of aircraft and other aerial devices or articles dropped there from • Earthquake, volcanism, tsunami • Storm (air movements stronger than grade 8 on the Beaufort scale) • Flood or inundation, wave action or water • Subsidence, landslide, rockslide or any other earth movement • Frost, avalanche, ice •</p>	
7	<b>Add-on cover</b>	Extended to include the cost of clearance of debris forming part of the insured items including the cost of removal or demolition of any portion of the insured items no longer useful for the purpose for which it was intended, but only if a valid law or ordinance requires the Insured to effect such removal or demolition and only up to an amount not exceeding in any one event the limit of indemnity specified therefor in the schedule.	
8	<b>Loss Participation</b>	The excess mentioned in the Schedule shall apply separately to each incident	
9	<b>Exclusions</b>	<p>The policy does not cover loss or damage due to: Nuclear reactions, nuclear radiation or radioactive contamination. Political risks. Wilful act or wilful negligence. Wear and tear. Inherent defects. Inherent defects, wear and tear, gradual deterioration, expansion or contraction of insured items due to changes of temperature Consequential loss. Lack of maintenance.</p>	
10	<b>Special conditions and warranties (if any)</b>	All insurance under this policy shall cease on expiry of seven days from the date of fall or displacement of any property. Provided such a fall or displacement is not caused by fire or other perils covered by this policy No material alteration shall be made or admitted by the Insured where by the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company.	

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> 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](mailto:customercare@cholams.murugappa.com); website: [www.cholainsurance.com](http://www.cholainsurance.com)

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



11	<b>Admissibility of Claim</b>	In the event of any occurrence which might give rise to a claim under this policy, the Insured shall immediately notify the Company in writing giving an indication as to the nature and extent of loss or damage	<b>D. General Conditions</b>
		take all steps within his power to minimise the extent of the loss or damage;	
		Preserve the parts affected and make them available for inspection by a representative or Surveyor deputed by the Company;	
		Upon notification being given to the Company under this condition the Insured may carry out the repair or replacement of any minor damage not exceeding Rs.7,500/-. In all other cases a representative of the Company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected.	
12	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a>. Claim intimations be sent to <a href="mailto:notifyclaim@cholams.murugappa.com">notifyclaim@cholams.murugappa.com</a></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,</p> <p><b>Turn Around Time</b> for claims settlement is 21 working Days</p>	
13	<b>Grievance Redressal and Policyholders Protection</b>	<p><b>GRIEVANCES</b></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 Website: <a href="http://www.cholainsurance.com">www.cholainsurance.com</a></p> <p>Toll free: 1800 208 9100</p> <p>E-Mail: <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a></p> <p>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. 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 <a href="mailto:GRO@cholams.murugappa.com">GRO@cholams.murugappa.com</a></p> <p>For details of grievance officer, kindly refer the link <a href="http://www.cholainsurance.com">www.cholainsurance.com</a></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 <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's</p>	

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> 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](mailto:customercare@cholams.murugappa.com); website: [www.cholainsurance.com](http://www.cholainsurance.com)

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



		<p>online portal – Bima Bharosa Portal by registering Your complaint at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> 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 <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a>, or on company website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a>.</p>	
14	<b>Obligations of Policyholder</b>	The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.	
<b>Declaration by the Policyholder:</b>			
I have read the above and confirm having noted the details			
	<b>Place:</b>		
	<b>Date:</b>		Signature of the Policyholder:

**Note:**

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