

**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	Product Name	<b>ELECTRONIC EQUIPMENT INSURANCE</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0035V01200203	
3	Structure	Indemnity basis	
4	Interests Insured	The term equipment shall include the entire computer system consisting of CPU, Keyboards, Monitors, Printers, auxiliary equipments like UPS, Voltage Stabilizer etc. • Medical, Biomedical, Equipments e.g. Cath Lab, X-ray Machine, Ultrasound machines, MRI, CAT scan Machines Audio/Visual equipments including the value of system software Electronic control panels Telecommunication and navigational equipments	
5	Sum Insured	Sum Insured for coverage shall be based on following: New Replacement cost of the insured property including Freight, Erection cost, Customs Duty, if any. Cost of restoring the external data media by replacing lost or damaged data media by new material and lost information. Sum Insured should represent the hiring charges per hour for substitute equipment for ensuring continued data processing for the period of indemnity specified, including personnel and transportation charges.	
6	Policy Coverage	The Policy is divided into three sections -  Section 1 - Material Damage (Equipment),  The policy covers accidental, unforeseen and sudden physical loss or damage to any electronic equipment (Including system software). External Data Media & Increased cost of working. You have an option to include coverage for External Data Media. You can also opt for Increased Cost of Working (ICOW) which will pay for the additional costs which you shall incur in order to ensure continued data processing on substitute equipment.	
7	Add-on cover	Cover for mobile and portable equipment outside the premises	
8	Loss Participation	a) For equipments with value upto Rs. 1 lakh i) Equipments (other than Hard Disk Drive) - 5 % of claim amount subject to a minimum of Rs.1,000/- ii) Hard Disk Drive - 10 % of claim amount subject to a minimum of Rs. 2,500/- b) For equipments with value more than Rs. 1 lakh i) Equipments (other than Hard Disk Drive) - 5 % of claim amount subject to a minimum of Rs.2,500/- ii) Hard Disk Drive - 25 % of claim amount subject to a minimum of Rs. 10,000/-	
9	Exclusions	Normal wear and tear which takes place with time Damage caused due to overhauling and modification of data or equipment Manual disruptions like nuclear explosions and wars Intentional negligence of the policy holder during use and maintenance of the equipment Aesthetic defects which already existed in the insured equipment Consequential loss which takes place on the equipment Damage done by pressure waves of aircraft or other aerial devices Expenses for loss of data will not be covered if there was no backup system for the same	

**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



10	<b>Special conditions and warranties (if any)</b>	<p>Warranty</p> <p>It is warranted that the Maintenance Agreement in force at the inception of this policy is maintained during the currency of this policy and no variation in the terms of the Agreement shall be made without the written consent of the Company being obtained.</p> <p>For the purpose of this warranty the word 'Maintenance' shall mean the following</p> <ol style="list-style-type: none"> <li>Safety checks,</li> <li>Preventive maintenance</li> <li>Rectification of loss or damage or faults arising from normal operation as well as from ageing</li> </ol>	
11	<b>Admissibility of Claim</b>	<p>The Company shall not in any case be liable for loss, damage or liability of which no notice has been received by the Company within 14 days of its occurrence</p>	
		<p>the Insured may carry out the repair or replacement of any minor damage not exceeding Rs.5000/-</p> <p>Duties Following an Accident</p> <p>In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall a) Immediately notify the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage. b) Take all steps within his power to minimize the extent of the loss or damage. c) Preserve the parts affected and make them available for inspection by a representative or Surveyor of the Company. d) Furnish all such information and documentary evidence as the Company may require. e) Inform the Police authorities in case of loss or damage due to theft or burglary.</p>	
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> Toll free: 1800 208 9100 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.</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 <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</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>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 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</p> <p>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>	<p>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 over loaded.</p> <p>b) The Company's Officials shall at all reasonable times have the right to inspect and examine 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.</p> <p>c) In the event of any</p> <p>i) Material change in the original risk</p> <p>ii) Alteration, modification or addition to insured item</p> <p>iii) Departure from prescribed operating conditions, whereby the risk or loss or damage increases</p> <p>iv) Changes in the Insured's Interest (such as discontinuation or liquidation of the business or being placed in receivership) taking place.</p> <p>The Policy shall be void unless its continuance is agreed by endorsement signed by the Company</p>	
<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.