

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

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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	ENTERPRISE PACKAGE POLICY (SOOKSHMA)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0017V04100001	
3	Structure	<p><u>Payment on Reinstatement Value basis – Applicable for the following Sections</u> I (A) BUILDING / CONTENTS (Chola MS Bharat Sookshma Udyam Suraksha Policy) III BUSINESS INTERRUPTION IX REINSTATEMENT OF DATA</p> <p><u>Payment on Indemnity basis with deduction for depreciation for the following Sections</u> VIII ELECTRONIC EQUIPMENT (Applicable for Total Loss) X ALL RISKS - PORTABLE COMPUTERS AND MOBILE PHONES XI MACHINERY BREAKDOWN (Applicable for Total Loss)</p> <p><u>Payment on Indemnity basis without deduction for depreciation for the following Sections</u> II ALTERNATE ACCOMMODATION IV BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES) V MONEY INSURANCE VI FIXED PLATE GLASS VII NEON SIGN / GLOW SIGN VIII ELECTRONIC EQUIPMENT (Applicable for Partial Loss) X MACHINERY BREAKDOWN (Applicable for Partial Loss) XII ACCOMPANIED BAGGAGE XIII FIDELITY OF EMPLOYEES XIV PUBLIC LIABILITY XV WORKMEN'S COMPENSATION</p>	
4	Interests Insured	<p>This policy covers the following properties in Your premises, that is, the place You carry on Your business. The properties must be located in Your premises, except some properties that You declare, and the Policy covers in special situations. The Bharat Sookshma Udyam Suraksha Policy covers the following properties.</p> <p>1. Any building or structure in Your premises where You carry on Your business. It may be a shed, flat, house, unit of a building. It may be made of any material. It includes:</p> <p>i. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc.</p> <p>ii. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule:</p> <p>a. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences and gates, internal roads,</p> <p>b. lifts, hoists,</p> <p>c. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, or</p> <p>d. water, gas and sewage pipeline within the premises</p> <p>iii. any other structure shown in the Policy Schedule.</p> <p>2. Plant and Machinery, that is, all equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software, located within any structure or in the open area of Your premises. It includes</p> <p>i. machines under repair,</p> <p>ii. machines taken on hire or lease, or any system of purchase of goods,</p> <p>iii. foundation, bedding or setting of the machines, or</p> <p>iv. accessories of machines.</p>	

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		<p>3. Stock of goods or merchandise. It may be:</p> <ol style="list-style-type: none"> finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, raw materials, packing materials, stock accepted for job work for which You are responsible, stock held in trust for which You are responsible, stock in Open in the Insured Premises. <p>4. All other assets, that is, all other tangible property located in Your premises and used for Your business. It includes</p> <ol style="list-style-type: none"> furniture and fixtures, office equipment, telephone equipment, electronic equipment, computers etc, canteen and kitchen equipment, gym and permanent sports equipment etc. 	
5	Sum Insured	<p>SECTION NAME</p> <p>1 Building/ Contents (Chola MS Bharat Sookshma Udyam Suraksha) - Total value of insurable assets at a location should not exceed INR 5 Crore</p> <p>II Alternate Accommodation</p> <p>III Business Interruption</p> <p>IV Burglary and Housebreaking - Contents (Excluding Money and Valuables)</p> <p>V Money Insurance</p> <p>VI Fixed Plate Glass</p> <p>VII Neon Sign/ Glow Sign</p> <p>VIII Electronic Equipment</p> <p>IX Reinstatement of Data</p> <p>X - All Risks -Portable Computers and Mobile Phones</p> <p>XI - Machinery Breakdown</p> <p>XII - Accompanied Baggage</p> <p>XIII - Fidelity of employees</p> <p>XIV - Public Liability</p> <p>XV - Employees' Compensation - As declared by the Insured based on Employees Compensation Act, 1923 and its amendments</p>	
6	Policy Coverage	<p><u>BUILDING / CONTENTS (Chola MS Bharat Sookshma Udyam Suraksha)</u></p> <p>This section would be applicable for the establishments wherein the total value of insurable assets at a location does not exceed ₹ 5 Crore. The perils covered hereunder are as follows:</p> <p>Fire, including due to its own fermentation, or natural heating or spontaneous combustion.</p> <p>Explosion or Implosion</p> <p>Lightning</p> <p>Earthquake, Volcanic Eruption, or other Convulsions of Nature Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</p> <p>Subsidence of the land on which the insured Premises stand, Landslide, Rockslide</p> <p>Bush fire, Forest fire, Jungle fire</p> <p>Impact Damage of any kind, i.e., Damage caused by impact of, or</p> <p>Missile Testing Operations</p> <p>Riot, Strike and Malicious Damage</p> <p>Acts of Terrorism (Coverage as per Sabotage and Terrorism Clause)</p> <p>Bursting or overflowing of water tanks, apparatus and pipes</p> <p>Leakage from automatic sprinkler installations.</p> <p>Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events</p> <p><u>Inbuilt Covers</u></p> <ol style="list-style-type: none"> Additions, Alterations or Extensions Stocks at Many Locations on Floater Basis Temporary Removal of Stocks Cover for Specific Contents Start-up Expenses Professional Fees 	

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	<p>7. Costs for Removal of Debris 8. Costs Compelled by Municipal Regulations</p>	
	<p>ALTERNATE ACCOMMODATION This Section covers Expenses incurred for relocating the existing business to a Temporary Premises necessitated due to damage of the insured premises by operation of an insured peril named in Section 1</p>	
	<p>BUSINESS INTERRUPTION (FIRE) The building or other property or any part thereof used by the insured at the premises for the purpose of the business, be destroyed or damaged by the perils covered under Section I, (destruction or damage so caused being hereinafter termed as Damage) and the Business carried on by the insured at the premises be in consequence thereof interrupted or interfered with, then the Company will pay to the insured in respect of each item in the schedule hereto the amount of loss resulting from such interruption or interference in accordance with the provisions contained herein.</p>	
	<p>BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES) The Company will indemnify the insured in respect of loss or damage to the premises and contents belonging solely to the insured whilst contained in the insured premises by Burglary and/ or Housebreaking during the policy period.</p>	
	<p>MONEY INSURANCE The Company will indemnify the Insured: 1. for the loss of Money in Transit by Accident or Misfortune whilst carried by the Insured or employee(s) of the Insured in transit between the insured premises and bank (including Automatic Teller Machine centres) and vice versa. 2. for the loss of or damage to money by Burglary and/or Housebreaking, whilst contained in safe, burglar resistance or other steel cupboards/ cashbox and/ or such other places under lock and key in the premises stated in the schedule 3. for the loss of money whilst lying in the cashier's till in the insured premises, during office hours consequent to or following assault and/ or violence against the Insured or any employee of the Insured or any threat, provided always that such money is in custody of a responsible person entrusted with the work of handling cash.</p>	
	<p>FIXED PLATE GLASS The Company will indemnify the insured in respect of loss of or damage to fixed plate glass specified in the schedule in the insured premises by Accidental Breakage</p>	
	<p>NEON SIGN / GLOW SIGN The Company will indemnify the Insured in respect of loss or damage to Neon sign/ Glow sign, belonging to the insured and fixed in the insured premises by, 1. Accidental External Means 2. Fire, Lightning, External Explosion or Theft 3. Riot, Strike Malicious Act 4. Flood, Inundation, Storm, Tempest, Typhoon, Hurricane, Tornado or Cyclone</p>	
	<p>ELECTRONIC EQUIPMENT This section indemnifies the insured against any unforeseen and sudden Physical Loss or Damage to Electronic Equipment detailed in the schedule, belonging to the insured from any cause, other than those specifically excluded</p>	
	<p>REINSTATEMENT OF DATA This section indemnifies the Insured against the cost of reinstating data on data carrying materials and for programmes. For payment under this Section, claim should be admissible under Section VIII (Electronic Equipment)</p>	
	<p>ALL RISKS - PORTABLE COMPUTERS AND MOBILE PHONES The section will indemnify the Insured against physical loss or damage during the period of this Policy to Portable Computer specified in the Schedule and belonging to Insured and in personal custody of Insured, employee or director whilst anywhere in India for the purpose of business or profession</p>	

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		MACHINERY BREAKDOWN The Company will indemnify the insured against any unforeseen and sudden physical loss or damage by Electrical or Mechanical Breakdown sustained during the currency of policy by electrical or mechanical appliances, apparatus, gadgets or any electrical or mechanical installation which are not older than 5 (Five) years in age, while contained in or fixed at the premises	
		ACCOMMANIED BAGGAGE In the event of loss of or Damage to accompanied and or checked in Baggage due to Accident whilst on and journey, anywhere in the world, the company will pay the actual value of the Baggage at the time of happening of the Damage,	
		FIDELITY OF EMPLOYEES The Company will indemnify the insured against direct pecuniary loss due to fraud/ dishonesty or fraudulent conversion of money or money's worth caused by the permanent salaried employees of the insured named in the schedule	
		PUBLIC LIABILITY This section indemnifies the insured against any legal liability including defence costs incurred with the prior written permission of the Company towards (a) Accidental death or bodily injury to any third party (b) Accidental damage to property belonging to a third party	
		EMPLOYEES COMPENSATION If at any time during the policy period any Employee in the insured's immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment with the insured and if the insured shall be liable to pay compensation for such injury under the Employees Compensation Act 1923 or any amendment thereto or under Common Law, the Company will indemnify the insured against all payments/ compensation sums for which the insured shall be so mandatorily liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.	
7	Add-on cover	Add on cover applicable for Section 1 -	
		ACCIDENTAL DAMAGE EXTENSION	
		ESCALATION CLAUSE	
		INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMMODATION	
		FIRE FIGHTING EXPENSES	
		EXPEDITING EXPENSES	
		INSTALMENT PROTECTION UPTO RS.25,000 PER EMI	
		DEWATERING EXPENSES	
		INVOLUNTARY BETTERMENT / MODIFICATION COSTS AND EXP FOR INCOMPATIBILITY OF EQUIPT. / OBSOLETE PARTS	
		IMPACT DAMAGE DUE TO INSURED'S OWN VEHICLES	
		ADDITIONAL REMOVAL OF DEBRIS (IN EXCESS OF 2% OF CLAIM AMOUNT)	
8	Loss Participation	Deductible applicable for the following sections Section I (A) – Building / Contents (Chola Sookshma Udhyaam Suraksha) Excess of ₹ 5,000 (Rupees Five Thousand) for each claim.	
		(Section VII) Neon Sign/ Glow Sign Flat deductible of ₹ 1000/- for each and every claim.	
		Section VIII – Electronic Equipment Deductible - i) 5% (Five Percent) of the claim amount subject to a minimum of Rs. 1,000/- (One Thousand only) for each and every occurrence of damage and 10% (Ten Percent) of the claim amount subject to a minimum of Rs. 2,500/- (Two Thousand Five Hundred only) for Winchester drive. (For Equipment upto Rs.1 lakh) ii) 5% (Five Percent) of the claim amount subject to a minimum of Rs. 2,500/- (Two Thousand Five Hundred only) for each and every occurrence of damage and 25% (Twenty Five Percent) of the claim amount subject to a minimum of Rs. 10,000/- (Ten Thousand only) for Winchester drive. (For Equipment more than Rs 1 lakh)	

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		(Section IX) Portable Computers and Mobile Phones Deductible as stated Section VIII.	
		Section X - Machinery Breakdown 1% (One percent) of the Sum Insured in respect of each appliance covered separately or the sum of Rs.1000/- (one Thousand) whichever is higher of each and every damage in respect of which claim is admitted under the Policy.	
9	Exclusions	Special Exclusions	
		SECTION I– BUILDING / CONTENTS (CHOLA SOOKSHMA UDHYAM SURAKSHA) Deliberate, wilful or intentional act or omission War, invasion, war-like operations, civil commotion, Ionising radiation, Pollution or contamination, Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed Premises unoccupied for more than 30 days. Loss, destruction, or damage to stocks in cold storage due to change in temperature Bullion or unset precious stones, any curious or works of art unless specifically declared, Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.	
		SECTION IV – BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES) The Company shall not be liable in respect of: 1. Loss or damage by burglary and/or housebreaking where any employee of the Insured or student or member of the Insured's family is involved as principal or accessory. 2. Loss or damage to livestock, motor vehicles and pedal cycles Loss of or damage to money, securities for money, stamps, bullions, deeds, bonds, bills of exchange, promissory notes, stock and share certificates, business books, manuscripts, documents of any kind, unset precious stones and jewellery and valuables.	
		SECTION V – MONEY INSURANCE 1. Loss of money where any employee of Insured or member of the Insured's family is concerned as principal or accessory or arising out of or attributable to an act of fraud or dishonesty committed by one or more of the employees carrying the money. 2. Shortage due to error or omission. 3. Loss of money by removal from safe following the use of the Key to the said safe or any duplicate thereof belonging to the Insured unless such key has been obtained by assault or violence or any threat thereat.	
		SECTION VI – PLATE GLASS The Company shall not be liable in respect of: i. Breakage or damage whether direct or indirect occasioned by happening through or arising from any consequence of Fire, explosion, gas, heat, 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 terrorism or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, earthquake, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance. ii. Breakage or damage during removal, alterations and or repair on or about the premises described herein iii. Breakage of lettering unaccompanied by breakage or damage of glass. iv. Breakage of or damage to frames or framework of any description, unless specifically insured. v. Disfiguration or scratching or damage of glass other than fracture extending through the entire thickness of glass. vi. Embossed, silvered, lettered ornamental, curved or any glass whatsoever other than plain and of ordinary glazing quality unless specifically Insured. vii. Breakage of glass not completely and securely fixed. viii. Loss or damage consequent upon interruption or delay business or other loss, damage	

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		<p>or injury arising from breakage of glass or during replacement thereof.</p> <p>ix. (a) Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;</p> <p>(b) Any legal liability of whatever Nature;</p> <p>x. 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 combustion of nuclear fuel or from any nuclear weapons material.</p>	
		<p>SECTION VII– NEON SIGN / GLOW SIGN</p> <p>The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> 1. Flat deductible of Rs.1000/- for each and every claim 2. The fusing or burning out of any Bulbs and/or Tubes arising from short-circuiting or arcing or faults. 3. Depreciation and/or wear and tear due to any cause whatsoever. 4. Mechanical or electrical breakdown, failure or breakage, over-running, over-heating, overloading or strain. 5. The actions of sun, rain, hail, flood, bad weather or other atmospheric conditions. 6. Contractual liability of any kind. 7. Any consequential loss sustained by the Insured 8. Any accident, loss, damage and/or liability directly or indirectly, proximately or remotely occasioned by/ contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war,) civil war, strike, riot, civil commotion, mutiny, rebellion, military or usurped power, terrorism or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accident loss, damage and/or liability arose independently of and was in no way connected with or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim. 9. a) Any accident loss or destruction of or damage to any property or any loss or expense whatsoever or any consequential loss or b) Legal liability of whatsoever nature or c) Payment of compensation in respect of death, injury, disablement directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radio activity from any source whatsoever. 10. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 11. Loss or damage caused by or arising out of the wilful acts or wilful gross negligence of the Insured and/or the Insured's employees. 	
		<p>SECTION VIII – ELECTRONIC EQUIPMENT</p> <p>The Company shall not, however, be liable for</p> <p>a) Deductible</p> <ol style="list-style-type: none"> i) 5% (Five Percent) of the claim amount subject to a minimum of Rs. 1,000/- (One Thousand only) for each and every occurrence of damage and 10% (Ten Percent) of the claim amount subject to a minimum of Rs. 2,500/- (Two Thousand Five Hundred only) for Winchester drive. (For Equipment upto Rs.1 lakh) ii) 5% (Five Percent) of the claim amount subject to a minimum of Rs. 2,500/- (Two Thousand Five Hundred only) for each and every occurrence of damage and 25% (Twenty Five Percent) of the claim amount subject to a minimum of Rs. 10,000/- (Ten Thousand only) for Winchester drive. (For Equipment more than Rs 1 lakh) <p>b) The deductible stated in the Schedule to be borne by the Insured in any one occurrence whether one or more items are lost or damaged; if more than one item is lost or damaged in one occurrence, the Insured shall not, however, be called upon to bear more than the highest single excess applicable to such items;</p> <p>c) Loss or damage caused by any faults or defects existing at the time of commencement of the present Insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not;</p> <p>d) Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;</p> <p>e) Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items;</p> <p>f) Any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations;</p>	

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	<p>g) Loss or damage to be made good by the manufacturer, supplier or maintenance contractor either in law or under contract;</p> <p>h) Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;</p> <p>i) Consequential loss or liability of any kind or description;</p> <p>j) loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media);</p> <p>k) Aesthetic defects, such as scratches on painted, polished or enamelled surfaces. In respect of the parts mentioned under k) and l) above the Company shall be liable to provide compensation in the event that such parts are effected by an indemnifiable loss or damage to the insured items.</p> <p>l) The cost of any alterations, improvements or overhauls.</p> <p>m) Cessation of work total or partial.</p> <p>n) Terrorism Damage Exclusion Warranty</p>	
	<p>SECTION IX - PORTABLE COMPUTERS AND MOBILE PHONES</p> <p>1. Deductible: As stated in Section VIII</p> <p>2. Loss or damage to the property by or due to or arising from:</p> <p>a. Defective workmanship material or design, wear and tear depreciation, moth, vermin, process of cleaning, repairing, restoring or renovating the action of light or atmospheric conditions or any other gradually operating cause.</p> <p>b. Manufacturing defects for which the manufacturer is responsible.</p> <p>c. Overloading or strain, overrunning excessive pressure, short circuiting and/or self-heating.</p> <p>d. Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such property contrary to the directives of the makers/manufacturers and/or this agents.</p> <p>e. Scratching, cracking and/or denting.</p> <p>3. Consequential loss of whatsoever nature.</p> <p>4. Loss or damage arising from detention, confiscation, destruction or requisition by or under the order of any Government of public or local authority.</p> <p>5. Penalties of delay or detention or in connection with guarantees of performance or efficiency.</p> <p>6. Theft, loss or damage during the hire or loan of the instrument to a third party</p> <p>7. Mysterious disappearance.</p> <p>8. Loss or damage to any unattended item/equipment which is covered in the Policy.</p> <p>9. Loss or damage due to theft or attempted theft by any Employees of the Insured or students of the Institution or loss or damage occasioned through the willful act of the Insured or any Employee or the willful act of any other person with a connivance of the Insured or any Employee.</p> <p>10. Other similar convulsion of nature and atmospheric disturbance.</p> <p>11. Loss or damage directly or indirectly, proximately or remotely occasioned by or contributed to or traceable to or happening through in consequence of war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, civil commotion, mutiny, rebellion, revolution, insurrection, conspiracy, military or usurped power.</p> <p>12. Loss or damage directly or indirectly caused by or contributed to by or arising from ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.</p> <p>13. Loss or damage to the property insured directly caused by the action of any lawfully constituted authority in suppressing or attempting to suppress any act of terrorism committed by a person or persons acting on behalf of or in connection with any organization or in minimizing the consequence thereof.</p> <p>14. Any loss or damage to the insured property or to the general public and/or legal liability arising out of immoral or unethical use of insured property.</p> <p>15. Electromagnetic Field (EMF) Exclusion: The Policy does not apply to, have no liability hereunder to the Insured in respect of personal injury, bodily injury or illness of a person, loss or damage to property or advertising liability arising out of exposure to any electric, magnetic and/or electromagnetic field of any frequency, whether the same be caused or allegedly caused by the Insured's power lines or otherwise.</p>	

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	<p>SECTION X - MACHINERY BREAKDOWN</p> <p>The Company will not be liable for:</p> <p>a) 1% (One percent) of the Sum Insured in respect of each appliance covered separately or the sum of Rs.1000/- (one Thousand) whichever is higher of each and every damage in respect of which claim is admitted under the Policy.</p> <p>b) Damage to any insured item by perils which are insurable under other sections of the Policy.</p> <p>c) Damage for which the manufacturer or supplier of the property or a maintenance contractor is responsible by law or contract</p> <p>d) Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage although at some future time repair or replacement of the parts affected may be necessary.</p> <p>e) Deterioration of or wearing away or wear out of any item caused by or naturally resulting from normal use or exposure.</p> <p>f) Damage caused by or arising out of wilful act or wilful gross negligence of Insured, his employee or director or Students.</p> <p>g) Damage due to faults existing at the time of commencement of this Insurance and not known to the Insured, employee, director, regardless of whether such faults or defects were known to the Company or not.</p> <p>h) Cost of transport to the repair shop and back to the Insured's premises of any insured item arising out of damage to such item.</p> <p>i) Damage to any insured item occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority of such item or by permanent or temporary dispossession of any building resulting from the unlawful occupation by the Insured of the building.</p>	
	<p>SECTION XI – FIDELITY GUARANTEE</p> <p>1. The Company shall not be liable in respect of losses arising outside India.</p> <p>2. Unless the Company be advised and its written approval be obtained, the Company shall not be liable hereunder in the event of any change in the nature of the business of the Insured or in the duties and conditions of service of the Employee or if remuneration of the Employee be reduced or its basis altered or if the precautions to be followed generally with regard to accounting be not duly followed or if the Insured shall continue to entrust the Employee with money or goods after having knowledge of any material fact bearing on the honesty of the Employee.</p> <p>3. The Company shall not be liable for any unexplained losses or shortages discovered at stock taking nor any further loss in respect of the Employee concerned upon or after the discovery of a default committed by such Employee.</p>	
	<p>SECTION XVIII EMPLOYEES COMPENSATION</p> <p>The Company shall not be liable under the Policy in respect of:</p> <p>a) any injury by accident or disease directly attributable to war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny insurrection rebellion revolution or military or usurped power</p> <p>b) the Insured's liability to employees of contractors to the Insured.</p> <p>c) any liability of the insured which attaches to virtue to an agreement but which would not have attached in the absence of such agreement</p> <p>d) any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party</p>	
	<p>SECTION IV – BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES)</p> <p>Immediate notice of loss in writing should be given to the Company within 24 hours of occurrence of the event and complaint lodged with police authorities.</p>	
	<p>SECTION VIII – ELECTRONIC EQUIPMENT</p> <p>It is warranted that maintenance service Agreement for the Electronic Equipment Installation from its owners or manufacturers or a Company or Concern approved by manufacturer shall be kept in force throughout the currency of this Policy</p>	

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10	Special conditions and warranties (if any)	SECTION IX - PORTABLE COMPUTERS AND MOBILE PHONES Police FIR is mandatory in case of a theft claim. Within 14 days of occurrence of the event, the insured shall furnish all documents to the Insurer. Loss or damage to the insured property shall be settled at the market value, after charging the applicable depreciation Underinsurance (Condition of average) is applicable A maintenance agreement should be in force at the inception of this Policy and is to be maintained during the currency of this Policy and no variation in the terms of the agreement should be made without the written consent of the Company being obtained Loss or damage to the insured property shall be settled at the market value, after charging the applicable depreciation	
		SECTION X - MACHINERY BREAKDOWN a) The Amount payable under this section shall include expenses necessarily incurred to restore the damaged property to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as custom duties and other dues if any to the extent such expenses have been included in the Sum Insured. b) No deduction shall be made towards depreciation in respect of parts replaced except for parts with limited life of use but the value of salvage will be taken into account. c) If the cost of repairs equals or exceeds the actual value of the Insured item immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in d) below. d) In case of total loss claims, the Company will pay actual value of the item immediately before the occurrence of the damage including cost for ordinary freight, erection and custom duties if any provided such expenses have been included in Sum Insured. Such actual value to be calculated by deducting 10% depreciation per year from the replacement value of item since date of manufacture. The maximum depreciation however shall not exceed 50% of the replacement value of the item in respect of which is total loss is admitted under the Policy. e) Underinsurance (Condition of average) is applicable	
		SECTION XI – FIDELITY GUARANTEE (a) On the discovery of any act which may give rise or has risen in a claim under this section, the Insured shall: <ul style="list-style-type: none"> • Immediate notice of loss in writing, which in any case should be within 24 hours of occurrence of the event should be given to the company and complaint lodged with police authorities • Immediately take all steps to prevent further loss, • Supply at the request of and free of expense to the Company all such proof, information and other evidence (verified by statutory declaration if so required) relating to the claim as the Company may require . (b) The Insured shall report the occurrence of any event which could give rise to a claim immediately on discovery of the same and in no case later than 30 days from the date of such discovery. (c) The liability of the company for any each employee in respect of all losses during the period of insurance is limited to the sum stated in the attached schedule against the said employee. (d) Any money of the Employee in the hands of Insured and any money which but for the Employee's dishonesty would have been due to the Employee from the Insured shall be deducted from the amount otherwise payable under this Policy. Any money recovered after the settlement of any claim shall be the property of the Insured, not exceeding, however, the amount paid by the Insured. (e) The Insured shall when required by the Company but at the expense of the Company if a conviction be obtained, use all diligence in prosecuting any of the employee to conviction for any act which such employee shall have committed and in consequence of which a claim will have to be made under such Policy and shall at the Company's expense give all information and assistance to enable the Company to use for and obtain reimbursement by any such employee by reason of whose acts or defaults a claim has been made or by the estate of such employee or money which the Company shall have become liable to pay in respect thereof. (f) The Company shall be entitled at its own expense and for its own benefit in the name of	

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		the Insured to prosecute all claims and exercise all rights of action competent to the Insured against the employee in respect of any act against insured in connection with which it may have made payment under this Policy and the Insured shall give to the Company all such information and assistance as may be reasonable for maintaining such claims or rights. The Company shall not be bound to give any notice or be affected by any notice of any trust charge lien assignment or other dealing with or relating to any contract of insurance but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the Company.	
		SECTION XVIII – EMPLOYEES COMPENSATION Every letter, claim writ summons and process shall be notified or forwarded to the Company immediately on receipt. Notice shall also be given to the Company immediately the Insured. No admission, offer, promise or payment shall be made by or on behalf of the Insured without the consent of the Company The first premium and all renewal premiums that may be accepted are to be regulated by the amount of wages and salaries and other earnings paid by the Insured to employees during each Policy Period. The name of every employee together with the amount of wages, salary and other earnings shall be properly recorded and the Insured shall at all times allow the Company to inspect such records	
11	Admissibility of Claim	If your statements, representations or information contain misrepresentations which were made deliberately or recklessly and which materially affect our acceptance of the risk or the hazard assumed, we shall not be liable for a loss or claim based upon, arising from, or in consequence of, any such misrepresentation. We are only obliged to indemnify you in accordance with this policy if you: a. make sure your personal devices and smart home devices are used and maintained as recommended by the manufacturer or supplier, and b. prevent and mitigate loss or damages covered under this policy by: i. providing, maintaining and updating the operational system of your personal devices and smart home devices within 14 days after an official security patch has been issued for installation, ii. deployment of appropriate system, device and data security measures (e.g. anti malware solutions), iii. usage/change of appropriate passwords, and iv. maintaining and updating at appropriate intervals data backup of your data, at least every 14 days	
12	Policy Servicing - Claim Intimation and Processing	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 Documents required for Claim processing: 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, Turn Around Time for claims settlement is 21 working days.	
		GRIEVANCES 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: 1. Our Grievance Redressal Officer 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	

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13	Grievance Redressal and Policyholders Protection	<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 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>	
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14	Obligations of Policyholder	<ul style="list-style-type: none"> • Insured is at obligation to disclose all material information in the Proposal form. In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void • Make true statements and full disclosure in the claim and related documents • Obligation to take care: : <ul style="list-style-type: none"> i. ensure that unauthorised persons do not occupy the Premises. ii. whenever the Premises or any Building in the Premises is unoccupied, He must ensure that all security procedures on Premises are in force • Inform change in circumstances - Insured must inform Us immediately if: <ul style="list-style-type: none"> • change the nature of Business or any processes, • let out Premises or any part, or Premises will no longer be solely occupied by Insured • Change the use of Premises or any Building, • Premises or any Building remains unoccupied for more than 30 days. • Allow inspection and investigation of claim <p>Insured must allow and give full cooperation for the survey/investigation of the claim . And any surveyor, officer or other representative that We authorise, to enter the Premises, inspect it, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril, Insured must answer all questions asked regarding the claim truthfully and completely, and submit all documents that We will require</p> <ul style="list-style-type: none"> • Insured can contact our Customer Services over phone at the toll free no. 1800 208 9100 or write to us at customercare@cholams.murugappa.com to intimate any change to the material information affecting the policy 	
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.