

**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>EXTENDED WARRANTY INSURANCE (FOR CONSUMER DURABLES)</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN123RP0005V01202021</b>	
3	Structure	Indemnity basis	
4	Interests Insured	Provides cover for consumer durable against repair or replacement costs caused by Breakdown, means and inherent mechanical and /or electrical defects and / or failure of a product that cause it not to function in its intended manner, arising out of manufacturing defects to the extent provided under the Manufacturer Original Warranty.	
5	Sum Insured	As specified in the Policy Schedule	<b>Policy Schedule</b>
6	Policy Coverage	<p>The policy provides cover for Extended Warranty immediately following the last day of Manufacturer's Original Warranty up to a maximum 3 years depending on the type of products. The cover is exactly an extension of manufacturer's warranty terms. Warranty can be purchased within 12 calendar months of product purchase and before expiry of manufacturer's warranty.</p> <p>Optional Covers</p> <ol style="list-style-type: none"> <li>1. Pick &amp; Drop Services</li> <li>2. Nil Depreciation in case of total loss claims</li> <li>3. Deductible option</li> <li>4. Food Spoilage Loss</li> <li>5. Transportation for Non Portable Items</li> <li>6. Breakdown due to bad workmanship</li> </ol>	
7	Add-on cover	NIL	<b>Policy Schedule</b>
8	Loss Participation	As specified in the Policy Schedule	<b>Policy Schedule</b>
9	Exclusions	<p><b>Key exclusions (Please refer to policy document for entire list of exclusions)</b></p> <ul style="list-style-type: none"> <li>• Policy Deductible</li> <li>• Where Manufacturer's Original Warranty clause or any extensions is still valid</li> <li>• There is no coverage for Insured Asset which have been tampered with; modified or damaged as a result of accident; liquid damage; impact damage; proper care/maintenance and/or usage not in accordance with the Manual of Operations or similar instructions/Guidelines issued by the manufacturer.</li> </ul>	

		<ul style="list-style-type: none"> <li>• Modification, alteration of Insured Asset and repair work carried out by unauthorized agents/Service centers</li> <li>• Replacement of consumables item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software unless the total product is replaced</li> <li>• Accessories that were not part of original equipment supply and consumables</li> <li>• Defects, faults that were not part of manufacturer's warranty</li> <li>• Inconsequential aspects such as loss of data, noises, vibrations, oil seepage and sensations that do not render loss of use of Insured Asset.</li> <li>• Normal wear and tear, corrosion, rusting, denting, scratching, blockage, dust, peeling</li> <li>• Mechanical and electrical breakdown due to faults in electrical line /plug points to which Insured Asset is connected to, overloading, strain, overturning, freezing, excessive pressure, short circuiting, heating of the Insured Asset.</li> <li>• The wilful acts or wilful gross negligence or fraudulent acts of the Insured and/or the Insured Beneficiary and/or Insured Beneficiary's family and/or Insured Beneficiary's employees</li> <li>• Third party legal liability of any kind</li> <li>• Consequential loss of any kind</li> <li>• Cost of transportation from and to repairer workshop except as provided under claims settlement.</li> <li>• Failure of parts that are subject to recall by respective manufacturer</li> <li>• Cost of repairing, restoration, reconfiguration of embedded software</li> <li>• Cost of maintenance of Insured Asset</li> <li>• The cost of installing any optional attachment to the Insured Appliance.</li> <li>• Where the Insured Appliance is subject to commercial, rental or profit generating purposes unless specifically agreed</li> <li>• Where original serial number is tampered with</li> <li>• Change of ownership of Insured Asset</li> <li>• Loss or damage arising out of any external cause, including but not limited to fire, burglary, theft, explosion, water damage, acts of God like earthquake, storm, Flood, typhoon, inundation, hurricane, lightening; riots, strike, malicious damage, terrorism, animal/insect damage, entry of foreign bodies, , battery leakage, abuse, misuse .</li> </ul>	<b>4. Exclusions</b>
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		<ul style="list-style-type: none"> <li>• Ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear assembly or nuclear component thereof</li> <li>• War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requesting of or damage to property by or under the order of any government or public local authority</li> <li>• The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof</li> <li>• Known defects, loss or damage that arises before inception of the policy/ Cover Period</li> <li>• Products purchased outside India except products legally imported into India and purchased in India through Official channels</li> <li>• Refurbished, Assembled or second hand products whether Manufactured in India or abroad</li> <li>• Any loss or damage that arises when the policy/certificate of insurance is not in force due to any reason whatsoever.</li> </ul>	
10	<b>Special conditions and warranties (if any)</b>	As specified in the Policy Schedule	<b>Policy Schedule</b>
11	<b>Admissibility of Claim</b>	<p>Upon the happening of any event giving rise to or likely to give rise to a claim under this Policy/Certificate of Insurance:</p> <ol style="list-style-type: none"> <li>1. The Insured or Insured Beneficiary shall immediately and in any event within 14 days give written notice of the same to the address shown in the Policy Schedule/Certificate of insurance for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and</li> <li>2. The Insured/Insured Beneficiary shall not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Insurer or any of its representatives and appointees, and</li> <li>3. The Insured /Insured Beneficiary shall within 28 days deliver to the Insurer its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Insurer, and</li> <li>4. The Insured/ Insured Beneficiary shall expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and</li> <li>5. The Insured/Insured Beneficiary shall allow the Insurer and its representatives and appointees to inspect the Insured</li> </ol>	<b>General Provisions</b>

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		Asset or any other material items, as per 'the Right to Inspect' Clause.	
12	<b>Policy Servicing - Claim Intimation and Processing</b>	<ul style="list-style-type: none"> <li>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></li> <li>Documents required for Claim processing:               <ul style="list-style-type: none"> <li>Claim form duly filled</li> <li>Policy copy and extended warranty certificate issued by us</li> <li>OEM warranty card or certificate</li> <li>Estimate</li> <li>Service Engineer Report</li> <li>Repair / Replacement bill</li> <li>Copy of the purchase invoice</li> </ul> </li> </ul>	<b>Duties and Obligations after occurrence of an Event</b>
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</p> <p>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>	

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		<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 the Policyholder</b>	<p>(i) Take all reasonable steps to safeguard the Insured Asset against any insured event</p> <p>(ii) Take all reasonable steps to prevent a claim from arising under this Policy/Certificate of Insurance</p>	<b>General Provisions</b>
<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.