

**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>HOTEL &amp; RESTAURANT PACKAGE POLICY</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0018V01100001	
3	Structure	<p><b>Payment on Reinstatement Value basis – Applicable for the following Sections</b>            I BUILDING / CONTENTS            III BUSINESS INTERRUPTION            IX REINSTATEMENT OF DATA</p> <p><b>Payment on Indemnity basis with deduction for depreciation for the following Sections</b>            VIII ELECTRONIC EQUIPMENT (Applicable for Total Loss)            X ALL RISKS - PORTABLE COMPUTERS AND MOBILE PHONES            XI MACHINERY BREAKDOWN (Applicable for Total Loss)</p> <p><b>Payment on Indemnity basis without deduction for depreciation for the following Sections</b>            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 Policy covers the following properties.</p> <p>1. Any building or structure in Your premises where You carry on Your business. It shall mean the hotel and/or restaurant/s situated in the Premises which are Insured under this policy of Insurance and shall be of Class 'A' construction only.</p> <p>2. Contents shall mean the contents of the Premises as specifically stated in the schedule to this policy.</p>	
5	Sum Insured	For Section 1 Building / Contents - The Sum insured will be as declared by the Insured which should represent the current day replacement value	
6	Policy Coverage	<p><b><u>BUILDING / CONTENTS</u></b>            The perils covered hereunder are as follows:            Fire,            Explosion or Implosion            Lightning            Aircraft or articles dropped there from.            Earthquake, Fire and/or Shock Subsidence and Landslide (including Rockslide) damage            Flood, Inundation, Storm, Tempest, Typhoon, Hurricane, Tornado, or Cyclone            Subsidence of the land on which the insured Premises stand, Landslide, Rockslide            Bush fire,            Impact damages: Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by the Insured or their employees            Missile Testing Operations            Riot, Strike and Malicious Damage            Bursting or overflowing of water tanks, apparatus and pipes            Leakage from automatic sprinkler installations.</p>	

Refer our website for Policy Wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list. Call Toll Free: 1800 208 9100 |  
 SMS CHOLA to 56677 | Visit [www.cholainsurance.com](http://www.cholainsurance.com) | Email [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

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		<b>ALTERNATE ACCOMMODATION</b> This Section indemnifies the insured in respect of Expenses incurred for relocating the existing business to a Temporary Premises necessitated due to damage of the insured premises by operation of a peril named in section 1 occurring during the period of this insurance.	
		<b>BUSINESS INTERRUPTION</b> If insured's Business is interrupted because of Damage to the Premises by Fire & allied perils and a valid claim is payable under Section I of this Policy, The Company will pay for the loss resulting from the interruption in respect of the following items in accordance with the Basis of Settlement and the Limit of Liability. (a) Gross Profit due to reduction in turnover (b) Increase in cost of working	
		<b>BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES)</b> 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.	
		<b>MONEY INSURANCE</b> 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.	
		<b>FIXED PLATE GLASS</b> 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	
		<b>NEON SIGN / GLOW SIGN</b> This section indemnifies the insured, upto the limit stated in the schedule against Loss or Damage to Neon Sign or Glow sign belonging to the Insured by fire or any of the perils mentioned in section 1 or by accidental external means.	
		<b>ELECTRONIC EQUIPMENT (AT SHOP)</b> 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	
		<b>REINSTATEMENT OF DATA</b> 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)	
		<b>ALL RISKS - PORTABLE COMPUTERS AND MOBILE PHONES</b> 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	

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		<b>MACHINERY BREAKDOWN</b> 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	
		<b>ACCOMPANIED BAGGAGE</b> 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,	
		<b>FIDELITY OF EMPLOYEES</b> 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	
		<b>PUBLIC LIABILITY</b> 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	
		<b>EMPLOYEES COMPENSATION</b> 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 1V - Public Liability	
		Lift Cover	
		Act of God	
		Pollution cover	
		Valuables under care and custody/control	
		Food & Beverage	
		Extra facilities	
8	Loss Participation	Deductible applicable for the following sections <b>Section I – Building and/or Contents</b> a) The first 5% of each and every claim subject to a minimum of Rs. 10,000/- in respect of each and every loss arising out of "Act of God Perils" such as Lightning, STFI, Earthquake, Subsidence & Landslide and Rock slide covered under the Policy. b) The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this Policy. The excess mentioned apply per event per insured	
		<b>Section VII Neon Sign/ Glow Sign</b> 5% of each and every claim subject to a minimum of Rs. 1000/-	
		<b>Section VIII – Electronic Equipment</b> a) 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) b) 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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		<b>Section IX - Reinstatement of Data</b> 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 the damage	
		<b>Section XII - Accompanied Baggage</b> First Rs.500/- (five hundred only) in each and every claim	
		<b>Section XIV - Public Liability</b> 0.5 % of AOA limit subject to a minimum of Rs.1000/- and a maximum of Rs.1,00,000/-	
9	Exclusions	<b>Special Exclusions</b> <b>SECTION I – BUILDING / CONTENTS</b> Loss or damage to livestock, motor vehicles, and pedal cycles Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious damage cover 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.	
		<b>SECTION IV – BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES)</b> 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.	
		<b>SECTION V – MONEY INSURANCE</b> 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 thereof.	

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	<p><b>SECTION VI – PLATE GLASS</b> The Company shall not be liable in respect of:</p> <ul style="list-style-type: none"> <li>i. Breakage or damage during removal, alterations and or repair on or about the premises described herein</li> <li>ii. Breakage of lettering unaccompanied by breakage or damage of glass.</li> <li>iii. Breakage of or damage to frames or framework of any description, unless specifically insured.</li> <li>iv. Disfiguration or scratching or damage of glass other than fracture extending through the entire thickness of glass.</li> <li>v. Embossed, silvered, lettered ornamental, curved or any glass whatsoever other than plain and of ordinary glazing quality unless specifically Insured.</li> <li>vi. Breakage of glass not completely and securely fixed.</li> <li>vii. Loss or damage consequent upon interruption or delay business or other loss, damage or injury arising from breakage of glass or during replacement thereof.</li> </ul>	
	<p><b>SECTION VII - NEON SIGN / GLOW SIGN</b> The Company shall not be liable in respect of the fusing or burning out of Bulbs and/or Tubes arising from short circuiting or arcing or any other mechanical or electrical breakdown of faults.</p>	
	<p><b>SECTION VIII – ELECTRONIC EQUIPMENT</b> The Company shall not, however, be liable for</p> <ul style="list-style-type: none"> <li>a) 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;</li> <li>b) 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;</li> <li>c) 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;</li> <li>d) 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;</li> <li>e) Loss or damage to be made good by the manufacturer, supplier or maintenance contractor either in law or under contract;</li> <li>f) 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;</li> <li>g) Consequential loss or liability of any kind or description;</li> <li>h) 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);</li> <li>i) 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.</li> <li>j) The cost of any alterations, improvements or overhauls.</li> <li>k) Cessation of work total or partial.</li> <li>l) Terrorism Damage Exclusion Warranty</li> </ul>	
	<p><b>Section IX - REINSTATEMENT OF DATA</b> Loss caused by Data carrying materials not stored in accordance with or stored for a larger period than stated in the maker's instruction. Erasure, destruction, distortion or corruption resulting from an unidentifiable occurrence Any cost arising from false programming, punching, labelling or inserting inadvertent cancelling of information caused by magnetic fields. Loss discovered more than six calendar months after its occurrence. Intrinsic value of data/programme</p>	

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		<p><b>SECTION XI - MACHINERY BREAKDOWN</b> The Company will not be liable for:</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><b>SECTION XII -ACCOMPANIED BAGGAGE</b> (a) Loss of or damage to Money or Valuables (b) loss or damage due to cracking, scratching or breakage of lens of glass, whether part of any equipment or otherwise or to China marble, gramophone records and other articles of brittle or fragile nature, unless such loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed. (c) Loss or damage whilst being conveyed by any carrier under contract of affreightment. (d) Loss of or damage to articles which did not form part of the contents of any of the packages when the journey commenced, unless specifically declared and accepted by the Company. (e) Loss or destruction of or damage to articles of consumable nature. (f) Loose articles such as Sticks, Straps, Umbrellas, Sunshades, Fans, Deck Chairs, property in use of the voyage and/or journey or articles or clothes whilst being worn on the person or carried about. (g) loss destruction or damage caused by or arising from the leakage, spilling or exploding of liquids, oils or materials of a like nature, articles of dangerous or damaging nature.</p>	
		<p><b>SECTION XIII – FIDELITY OF EMPLOYEES</b> 1. The Company shall not be liable in respect of losses arising outside India. 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. 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><b>SECTION XIV - PUBLIC LIABILITY</b> The Company shall not be liable in respect of: a) Any property belonging to, in the custody of or in the control of any person mentioned in a) above. b) Any claims arising from or caused by or attributed to animals, vehicles, aircraft, ships, craft of any kind</p>	



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		<b>SECTION XV EMPLOYEES COMPENSATION</b> The Company shall not be liable under the Policy in respect of: 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 b) the Insured's liability to employees of contractors to the Insured. 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 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	
10	Special conditions and warranties (if any)	<b>General warranties -</b> 1) whenever the hotel and/or restaurants are closed to business or left unattended, all doors and windows shall be properly secured and all keys for main Doors of Hotel and/or restaurants shall be removed from the Hotel and/or restaurant. Further the keys of safes would be safely placed in a place other than where the safe is located. It is provided that breach of this warranty shall not be a bar to any claim for Loss or Damage caused other than by theft.	
		<b>Special Conditions applicable to Section II (Alternate Accommodation)-</b> a) The indemnity shall be computed on weekly basis and shall be only for a maximum period of 6 weeks which shall be within three months from the date of occurrence of the insured peril. b) No amount shall be payable under this section unless the same has been actually incurred by the insured and is supported by bills / voucher / receipts/ documents to the satisfaction of the Company. c) The amount payable under this section per week of claim shall not exceed 1% of sum under section 1B of the schedule attached to this policy. d) Certificate from an Architect to the effect that premises in question are untenable will be accepted as adequate proof of the fact that the insured premises have become untenable. e) The temporary location shall be in an equivalent locality, within the same city / town and of a similar extent as the premises that was occupied by the insured.	
		<b>Special Conditions applicable to Section VIII – Electronic Equipment</b> 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	
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	

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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, 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, <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</p> <p>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> 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 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</p>	

Refer our website for Policy Wordings and detailed Terms & Conditions, Exclusions and the Ombudsman list. Call Toll Free: 1800 208 9100 | SMS CHOLA to 56677 | Visit [www.cholainsurance.com](http://www.cholainsurance.com) | Email [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)



**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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		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> .	
14	<b>Obligations of Policyholder</b>	<p>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</p> <ul style="list-style-type: none"> <li>· Make true statements and full disclosure in the claim and related documents</li> <li>· Obligation to take care: :               <ul style="list-style-type: none"> <li>i. ensure that unauthorised persons do not occupy the Premises.</li> <li>ii. whenever the Premises or any Building in the Premises is unoccupied, He must ensure that all security procedures on Premises are in force</li> </ul> </li> <li>· Inform change in circumstances - Insured must inform Us immediately if:               <ul style="list-style-type: none"> <li>Change the nature of Business or any processes, let out Premises or any part, or Premises will no longer be solely occupied by Insured</li> <li>Change the use of Premises or any Building, Premises or any Building remains unoccupied for more than 30 days.</li> </ul> </li> <li>· Allow inspection and investigation of claim 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</li> </ul>	
<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.