

**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	NEON SIGN	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0072V01200203	
3	Structure	Basis of indemnity: Section I. Material Damage – The indemnity in respect of material damage shall be on the basis of Reinstatement value. Section II. Third Party Liability – The indemnity in respect of third party liability shall be on the basis of liability incurred including cost of defence, subject to maximum of Sum Insured (limit of indemnity) opted in the Policy.	
4	Interests Insured	Neon Sign /Glow Sign and Hoardings	
5	Sum Insured	Sum Insured shall be on Reinstatement Value basis under Section I The proposer may choose any of the following limits of indemnity under Section II of the policy Rs. 20,000, Rs. 50,000, Rs. 1,00,000	
6	Policy Coverage	Section I – Loss or Damage • Loss or Damage to Neon Sign described in the Schedule hereto a) By accidental external means. b) By fire, lightning, external explosion, theft c) By malicious act.  Section II – Liability to Third Parties • Covers legal liability for death of or bodily injury to any person or damage to Property of third party caused by the Neon Sign. The Company will also pay claimant's law costs incurred with its consent.	
7	Add-on cover	Nil	
8	Loss Participation	Deductible as stated in the Policy Schedule	
9	Exclusions	Special exclusion in respect of Section I  Fusing or burning out of any bulbs or tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown or faults. Depreciation, wear and tear, Mechanical or electrical breakdown, failures or breakage, overrunning, over-heating, overloading or strain. iv. Exposure risk, i.e. action of sun, rain, hail, flood, bad weather or other atmospheric conditions.	
		Applicable to both the Sections of the Policy:- Contractual liability Any consequential loss Convulsions of nature like flood, hurricane, tornado, volcanic eruption, earthquake War and allied perils. Riot and Strike. Nuclear exclusion	

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10	<b>Special conditions and warranties (if any)</b>	<p>The structure of the Neon Sign should have been approved by the Municipal or other Government authority concerned .</p> <p>The Neon Sign insured should be in sound running condition and securely fastened to its frame work. The foundation of the entire structure also should be of adequate strength and securely fixed to the ground or floor as the case may be.</p> <p>The proposer should arrange regular inspection whereby defects are discovered and repairs are immediately carried out or set upright promptly.</p>	
		Neon Sign must be examined and inspected at regular intervals of not longer than 3 months by qualified electrician/engineer and his report should be submitted to the company forthwith.	
11	<b>Admissibility of Claim</b>	<p>The Insured shall give immediate notice to the Policy issuing office and co-operate with the Company in securing the conviction of the offender.</p>	
		<p>No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceeding or in settlement of any claim and the Insured shall give all such information and assistance as the Company may require</p> <p>The Company may at its own option repair; reinstate or replace the property mentioned in the Schedule or part thereof or pay in cash the amount of the loss or damage. The liability of the Company shall not exceed the actual value of the parts damaged or lost plus the reasonable cost of fitting and shall in no case exceed the limit of liability specified in the Schedule or the value of the said property at the time of the loss or damage whichever is less.</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, 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,</p> <p><b>Turn Around Time</b> for claims settlement is 21 working days.</p>	
13	<b>Grievance Redressal and Policyholders Protection</b>	<p><b>GRIEVANCES</b></p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>In case of any grievance the insured person may contact the company through Website: <a href="http://www.cholainsurance.com">www.cholainsurance.com</a></p> <p>Toll free: 1800 208 9100</p> <p>E-Mail: <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a></p> <p>Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.</p>	

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		<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><b>2. Consumer Affairs Department of IRDAI</b></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><b>3. Insurance Ombudsman</b></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><b>Misdescription:</b> This Policy shall be void and all premium paid by YOU to US shall be forfeited in the event of misrepresentation, misdescription or concealment of any material information.</p> <p><b>Changes in Circumstances</b> YOU must inform US, as soon as possible, of any change in information YOU have provided to US about yourself, the properties insured, location of risk which may affect the insurance cover provided e.g. change of address, period of unoccupancy, security arrangements etc.</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.